

MAYOR'S OFFICE
MIDDLETOWN, CONN.

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MIDDLESEX MUTUAL ASSURANCE COMPANY

HOME OFFICE FACILITY



Middlesex Mutual Assurance Company

July 14, 1986

Mr. Vincent J. Loffredo, Chairman
Municipal Development Committee

Mr. Henry S. Novicki, Chairman
Middletown Redevelopment Agency

City of Middletown
245 DeKoven Drive, Room 206
Middletown, Connecticut 06457

Dear Mr. Loffredo and Mr. Novicki:

Middlesex Mutual Assurance Company is pleased to present our development plans for the Court/College Block for your consideration.

Over the past 150 years Middlesex Mutual Assurance Company has become an integral part of the City of Middletown. The plans we are submitting today represent our vision of the future. These plans envision Middlesex Mutual and the City of Middletown as mutual beneficiaries in the long term growth and prosperity of the City of Middletown, and we stand ready to commit the appropriate resources to make this project viable.

Our proposal consists of a two phase project which results in a new corporate headquarters with office space totaling 300,000 sf, on-site structured parking for 1150 cars, plus retail space along Court and College Streets. Our proposed project will be built with the highest standards of building design.

We believe these preliminary plans to be responsive to the development proposal. We stand ready to work with the City to finalize our plans and to commence construction no later than April 1, 1987.

Sincerely,

M. Wayne Coon
Chief Financial Officer

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Middlesex Mutual Assurance Company

July 14, 1986

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City of Middletown
245 DeKoven Drive, Room 206
Middletown, Connecticut 06457

Dear Mr. Loffredo and Mr. Novicki:

Enclosed is our deposit in the amount of \$50, together with all materials required in order to be considered for selection as developer for the College/Court block. These materials include:

1. A development program.
2. A statement of the experience and qualifications of Middlesex Mutual to undertake this development.
3. A statement of the experience and qualifications of our architect and others participating with us on this project.

It is understood that if the Common Council, by resolution, preliminarily designates our firm as having the right to submit plans and negotiate a Sales Agreement, we will adhere to the goals and objectives of the City of Middletown. Further, we agree to use our best efforts to achieve the quality of planning and design indicated by the enclosed development proposal.

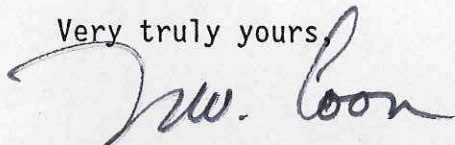
If our firm is granted final designation as the developer for the College/Court Project Area, by resolution of the Common Council but fails to conform to the provisions stated herein, we understand that the MDC/MRA will have the sole discretion to refund our deposit. If the City of

Middletown, its officers, agents, servants and employees, is unable to proceed, our deposit will be returned. Following final designation and execution of a negotiated Sales Agreement, the deposit will be credited against our future obligations in accordance with the terms of the Sales Agreement. Interest, if any, on the deposits shall inure to the benefit of the City of Middletown. The City of Middletown will be under no obligation to invest or reinvest any deposit.

I, on behalf of our firm, authorize the MDC/MRA to collect information, as specified herein, which may be of a personal nature.

It is further understood that the City of Middletown (MDC/MRA or Common Council) reserves the right to terminate negotiations on any proposal with any preliminarily designated developer, at any time, for any reason, at its discretion. If, after final designation as the developer for the College/Court Project Area, the developer fails to perform in any manner, the Common Council, by resolution, may revoke the developer's final designated status and remove the developer from the project. The MDC/MRA will have the sole discretion to refund the deposit.

Very truly yours,

A handwritten signature in dark ink, appearing to read "M. Wayne Coon", written in a cursive style.

M. Wayne Coon
Chief Financial Officer
Middlesex Mutual Assurance Company

PLANNING AND DESIGN STRATEGY AND GOALS

The project plan for the Court/College Block has been conceived to carefully integrate the scale, architectural quality and fabric of downtown Middletown. Middlesex Mutual Assurance Company will provide a significant contribution to the unique character of Middletown by the application of superior architecture and planning to their new headquarters building and the following objectives:

1. Maximization of desirable building uses along the major streets surrounding the site. The location of the parking garage inward of the site will eliminate the negative impact that a garage structure could have with an alternative design solution. The major axis of the parking garage will be along the proposed straightened County Lane with the minor elevations occurring on Court and College Street. This site organization allows us to provide a plan that will mask the garage structure on the most important street frontages. No automobile parking will be visible from these important vantage points.

First level retail on College and Court Streets will provide a sense of curbside vitality and continuity from Main Street. Use of brick and traditional detailing on the upper levels of the garage promote a sense of architectural character around the total perimeter of the Main, Broad, College and Court Street block.

2. A building design and massing which is responsive to the architectural fabric surrounding the site is implemented by the use of many carefully orchestrated stepbacks, terraces and plaza provided by our proposed design.
3. Minimized traffic congestion by the use of multiple entrances to the private and public structured parking along County Lane, College Street, and Court Street. This multiple access provides sufficient traffic flow to minimize traffic congestion and allow more than adequate service opportunities for proper loading and unloading of deliveries.
4. Long term economic benefit to the City of Middletown by the introduction of a high density commercial development. Our project will ultimately provide a strong contribution to the tax base of the City. It will also provide a catalyst for future responsible development, increasing potential future tax revenues.

5. Minimizations of contingencies. Our plan is to develop a building which can accommodate our anticipated growth during the next 15 years. It does not depend upon the attractions of outside tenants to occupy the space. This allows the City to have total confidence that the building plans proposed will become a reality.

PROJECT APPROACH

After careful analysis, a plan has emerged that successfully addresses all the important issues: on-site parking, traffic flow, building density, and the maintenance of the existing character of the adjacent properties and the City as a whole.

By the process of scrupulous attention to design factors, first on the City scale, then at the neighborhood scale, a vibrant and exciting project emerges which will be an asset and a catalyst for further economic development of the City of Middletown's Central Business District (CBD).

CITY SCALE DESIGN DESCRIPTION

Within this context, the project meets fundamentally different conditions on each of its four sides. The large mass of central activities has been centered around a vertical axis which significantly reduces (by stepping) as it rises. These 3-story steps relate to the basic module of the buildings.

As one approaches along the river, the eye is drawn to the existing CBD buildings cascading up the hillside. This cascading effect continues in the new Middlesex Mutual Assurance Company building in three tiers up to a metal hip-roofed penthouse closely allied to surrounding buildings. To minimize further space requiring large floor areas in the bottom tier, a secondary, albeit much smaller, tower has been integrated as a satellite to the first. The eye, having been drawn to the higher structure, then begins a transitional descent to the lower tower and re-emerges in the neighborhood on the opposite side of the complex.

The building has been so designed that, as the viewer circles 360 degrees around the complex, this same stepping up and down occurs from all angles, although with changing degrees of mood and intensity based on the nuances of any particular viewpoint. Even the parking structure, normally detrimental to a quality project, participates in and enhances this effect.

NEIGHBORHOOD SCALE DESIGN DESCRIPTION

Having approached the project at its base, the true responsiveness to the surrounding buildings becomes immediately apparent. Both corner facades have been angled back to provide major plazas: a more formal major entry at Court and Broad Streets, and a less formal planted plaza at College and Broad Street where people are encouraged to stroll, sit and even to "brown-bag" a lunch. The open space provided by these plazas significantly soften what otherwise might be an abrupt relationship with adjoining structures across Broad Street.

By the use of traditional materials, brick and glass, articulated to respond to the fenestration of older buildings, and a copper ribbed roof to conceal mechanical equipment, the image of the neighborhood environment is assured.

Garage and service entries have been down keyed and will be innocuous. Retail areas along College and Court Streets soften the impact along these small-scale boulevards. A landscaped connecting drive along the riverside of the garage structure, along with sensitive treatment of its walls with brick, serve as a microscale buffer to the rear of Main Street businesses.

PROGRAM AND PHASING SUMMARY

The proposed development of the Court/College Block is being designed to accommodate the current and future needs of Middlesex Mutual. The proposed construction will occur in two phases.

The overall project will ultimately consist of approximately 300,000 SF of corporate office facilities and an 1,150 car structured parking garage, retail use along Court and College Street and a public restaurant facility within the office building on Broad Street.

The first proposed phase will consist of an 11 story Corporate Office Building containing approximately 193,000 gross SF and structured parking for approximately 470 cars. An additional 200 cars will be surface parked on the remaining open portions of the block (corner of Broad and College Streets), as shown on the proposed site plan. This proposed parking solution should be considered temporary until Phase II of the project begins.

Initially, the Phase I office space will be approximately 75% occupied by Middlesex Mutual. The balance of the space will be rented to market tenants on phased leases allowing Middlesex Mutual Assurance Company to ultimately occupy the total building as our growth requires. Currently, our projections indicate that we would fully occupy Phase I by the mid 1990's.

Prior to the point of our full occupancy of Phase I, we would begin Phase II of the project. Phase II would consist of a 100,000 - 125,000 gross SF addition to the Phase I Building and the additional required structured parking of 680 cars replacing the 200 car surface parked in Phase I.

The project is currently designed to allow easy phasing of the project to occur without interruptions of the Phase I operation of the project and with minimal disruption of the traffic circulation surrounding the site. The completed project will result in a cohesive development solution of Court/College Block.

EXHIBITS

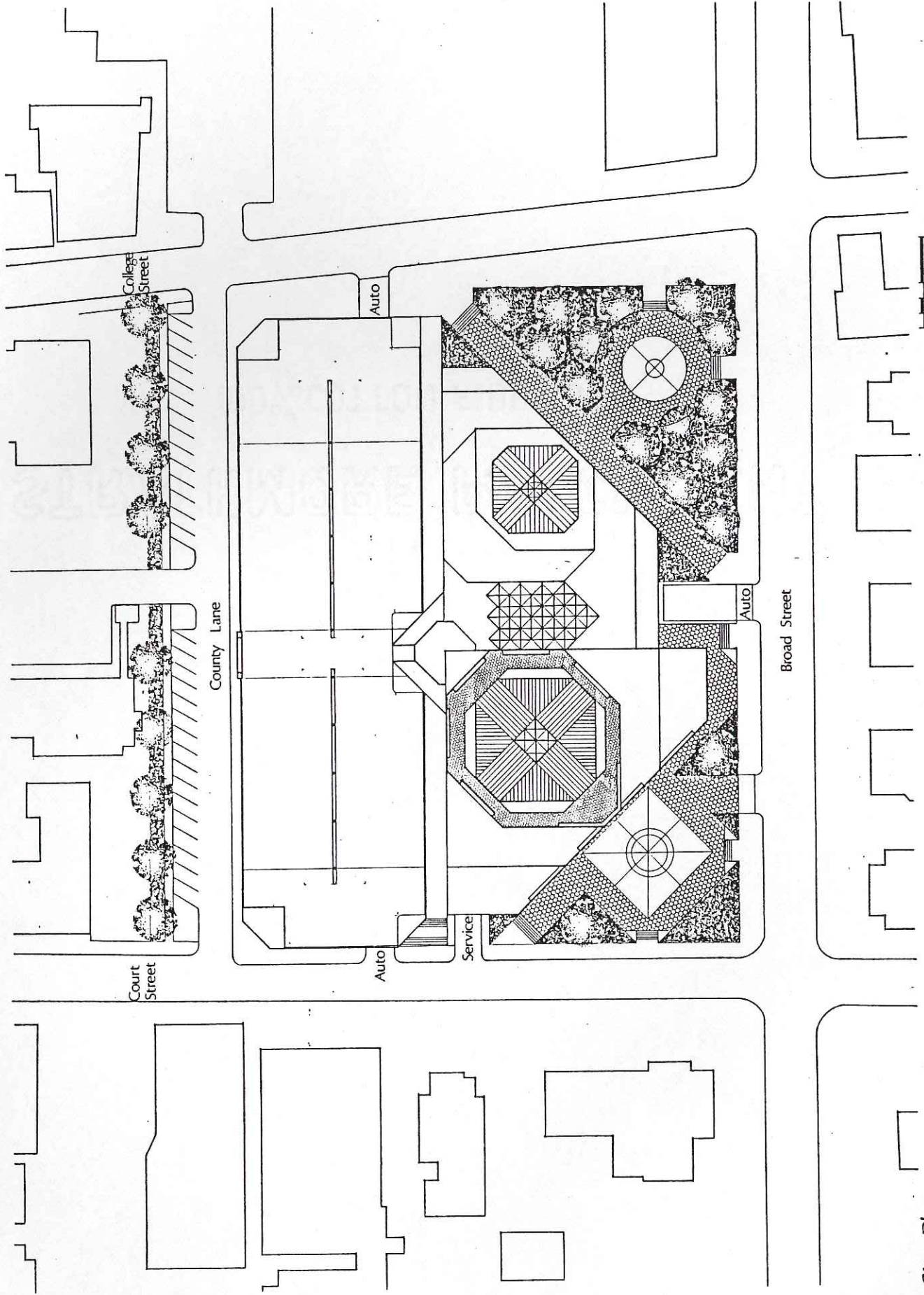




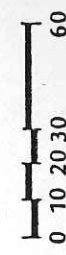
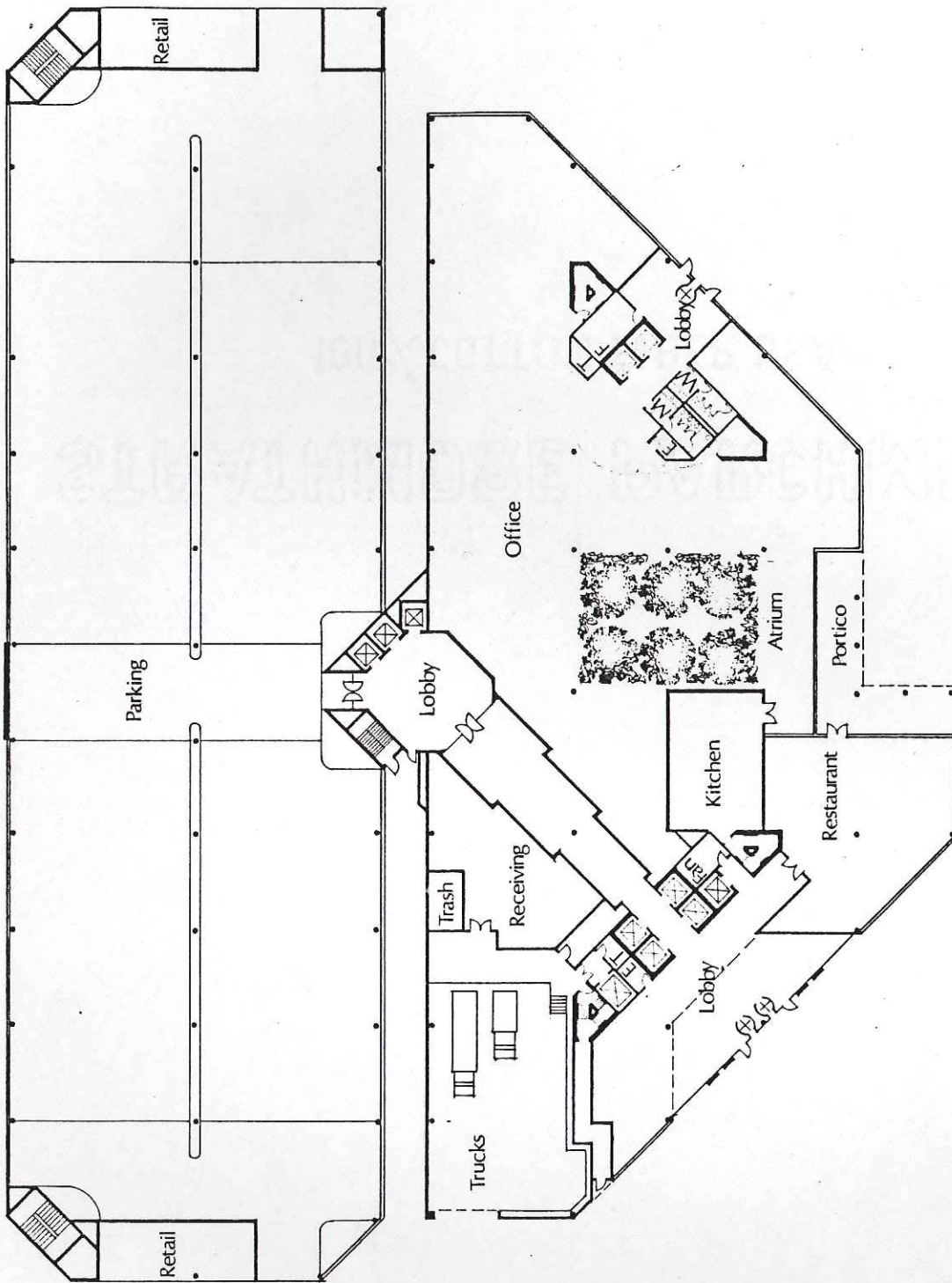




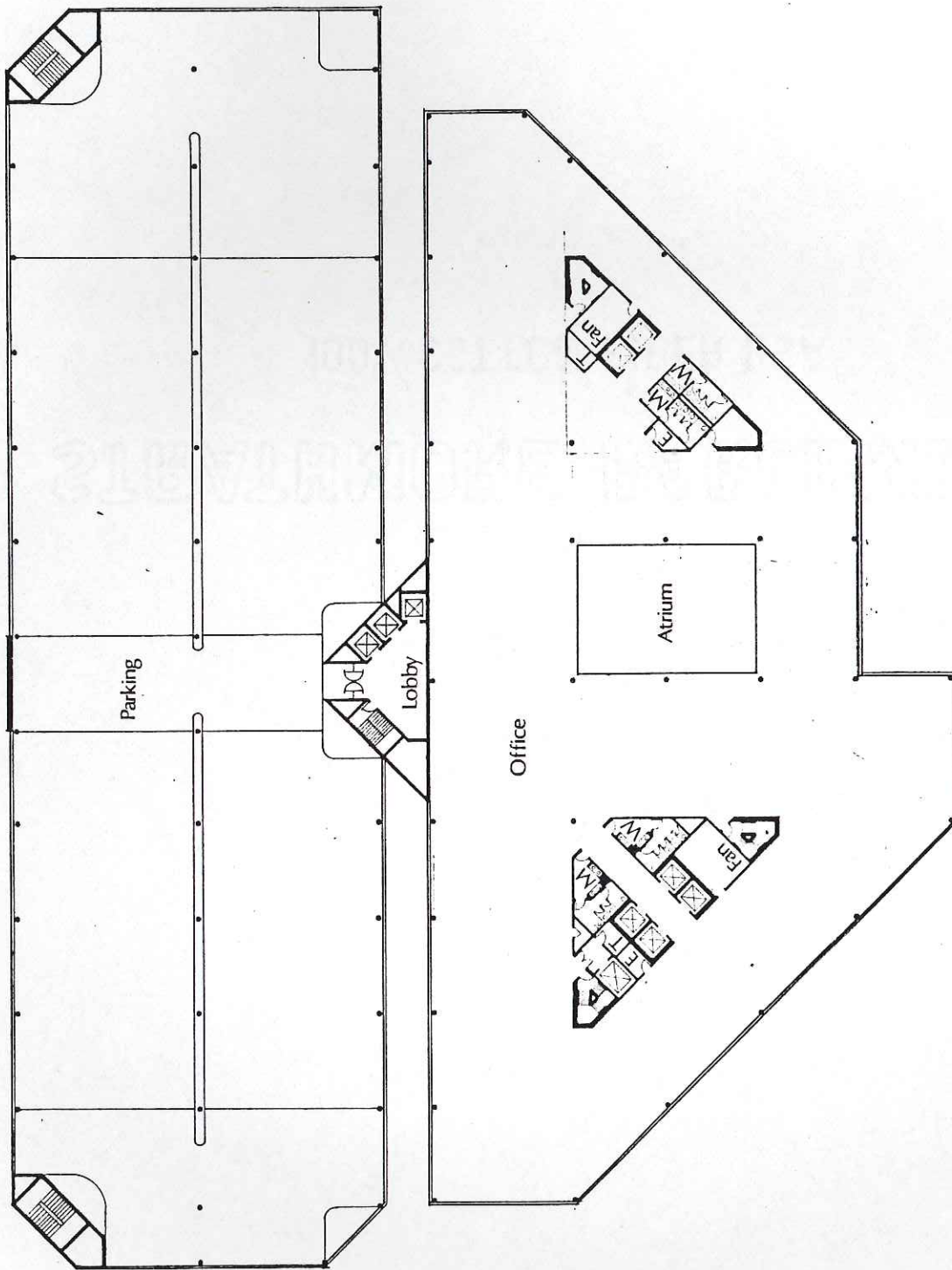




Site Plan



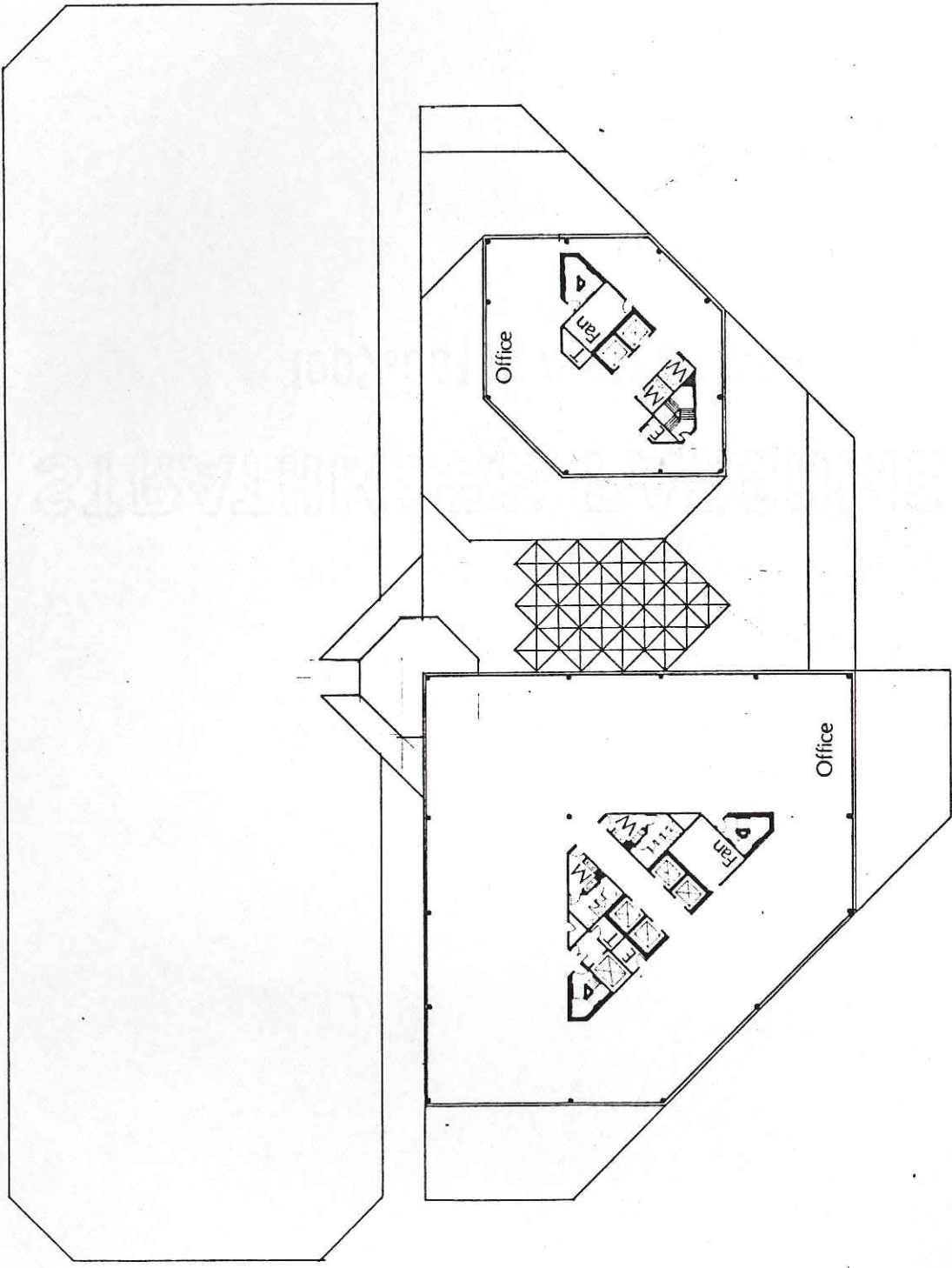
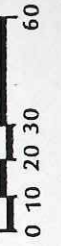
Ground Floor Plan

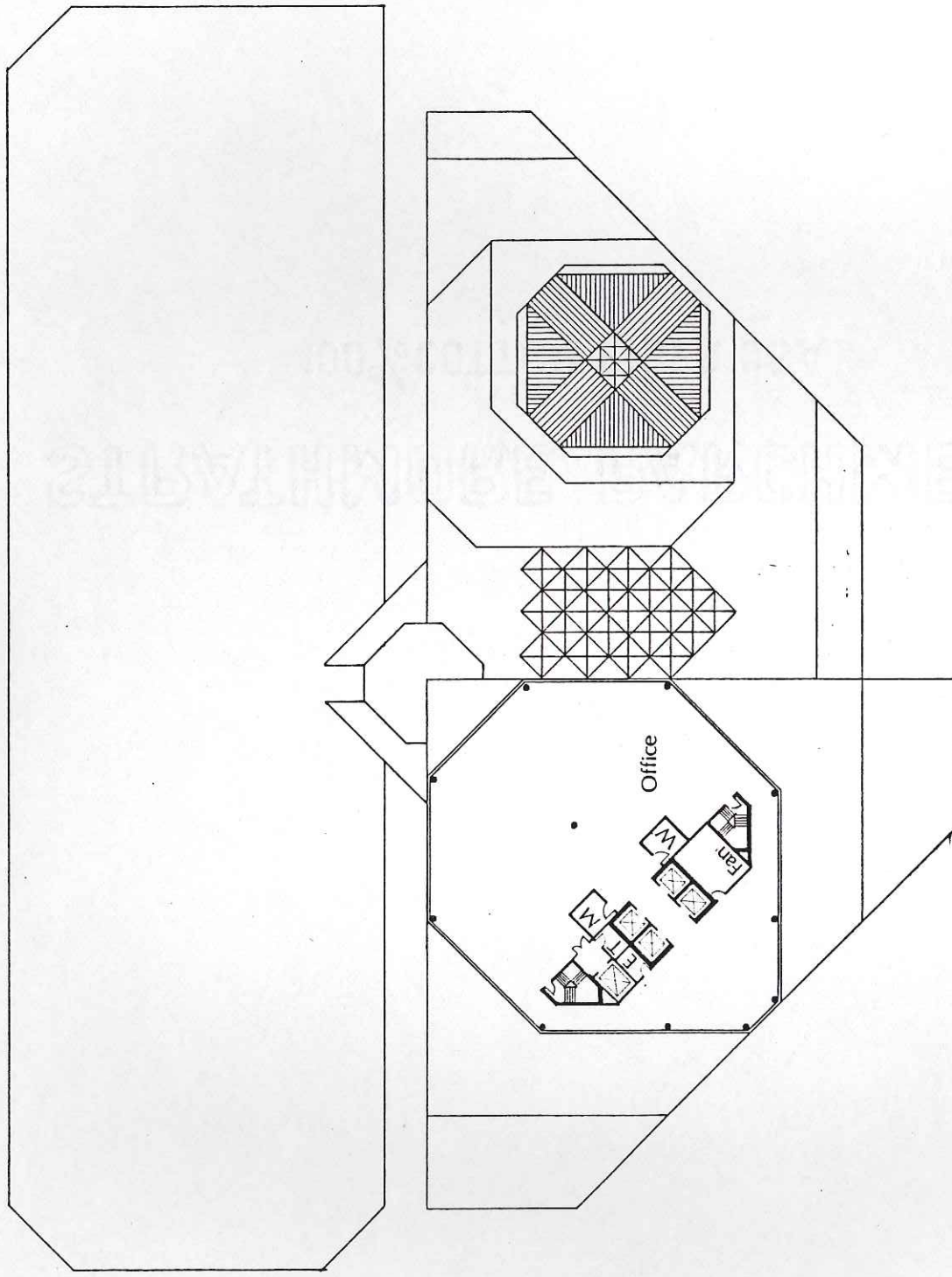


2 thru 4 Floor Plan



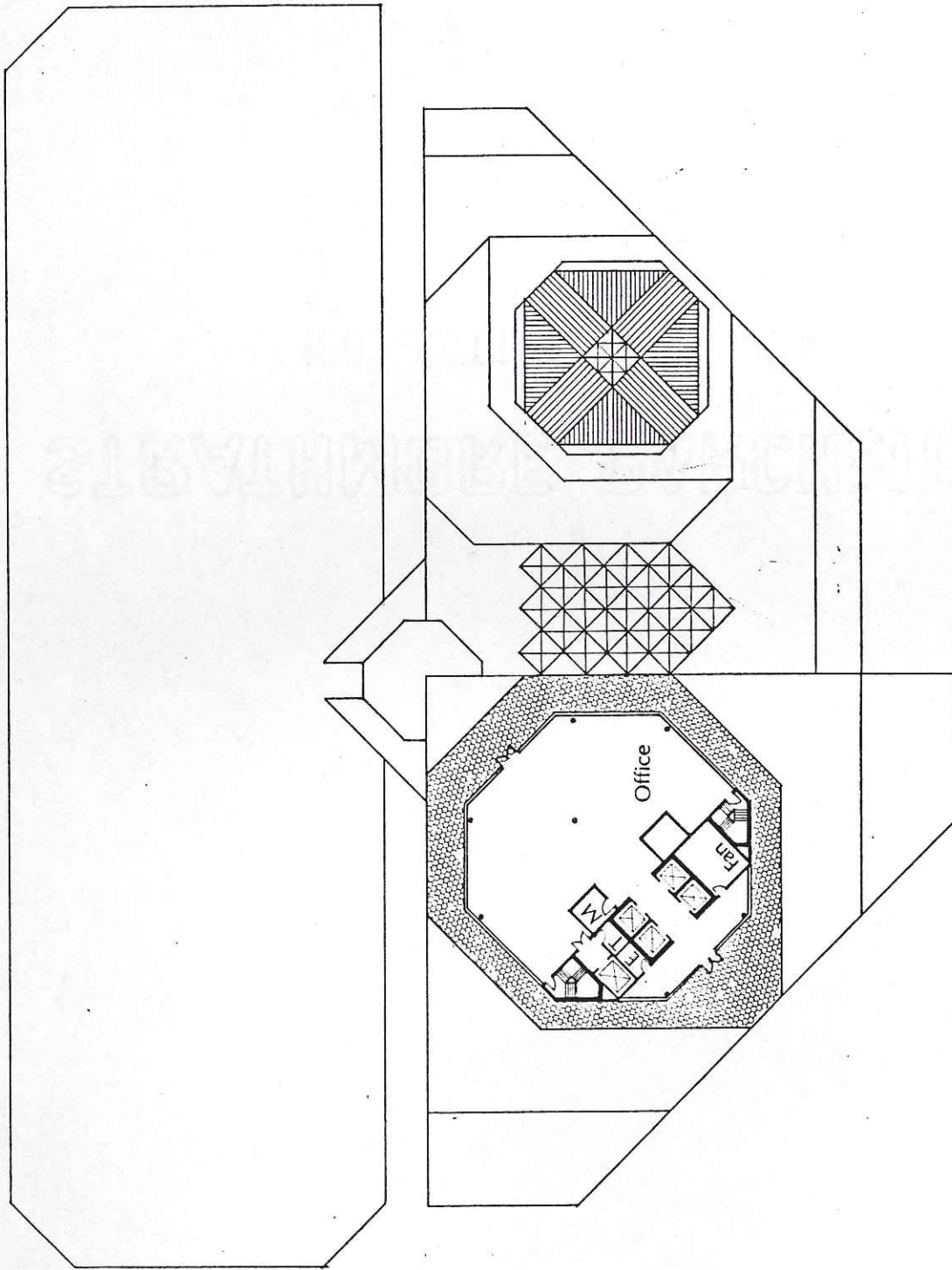
5 thru 7 Floor Plan



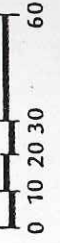


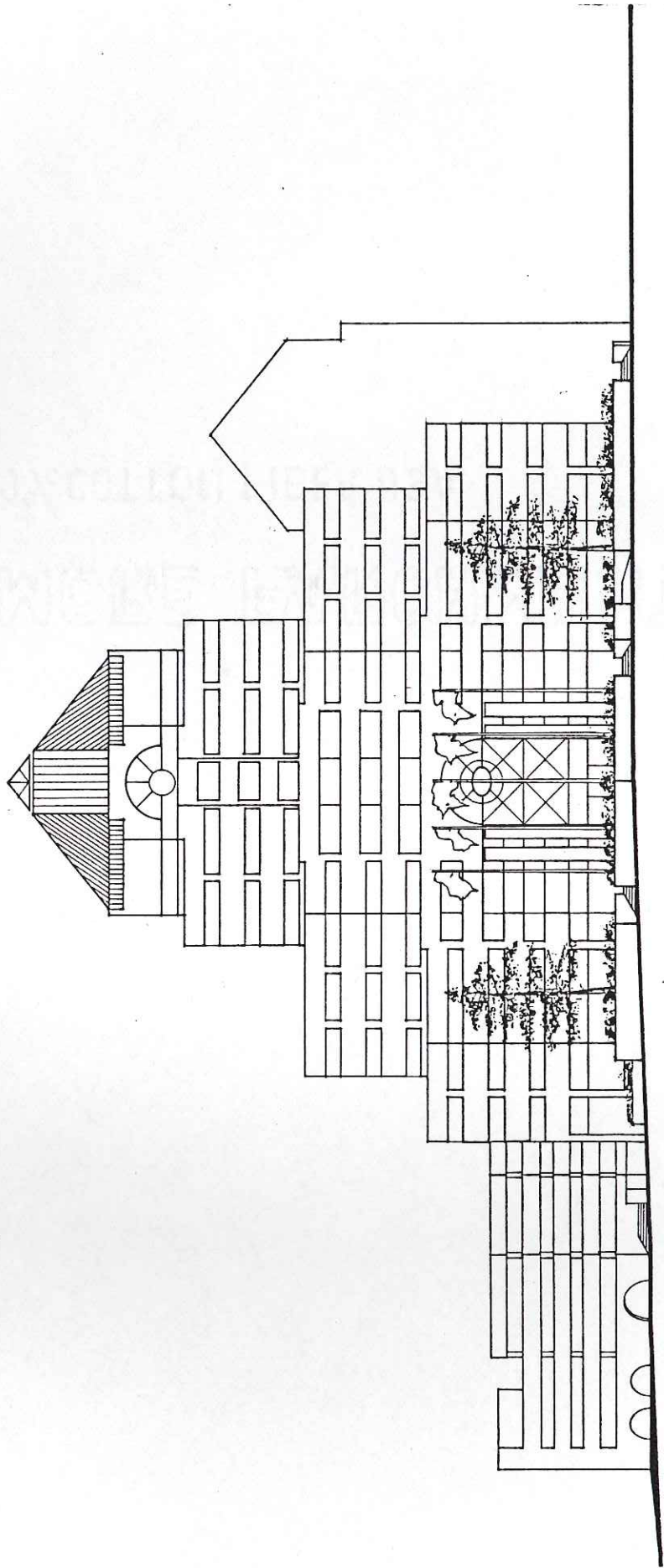
8 thru 10 Floor Plan





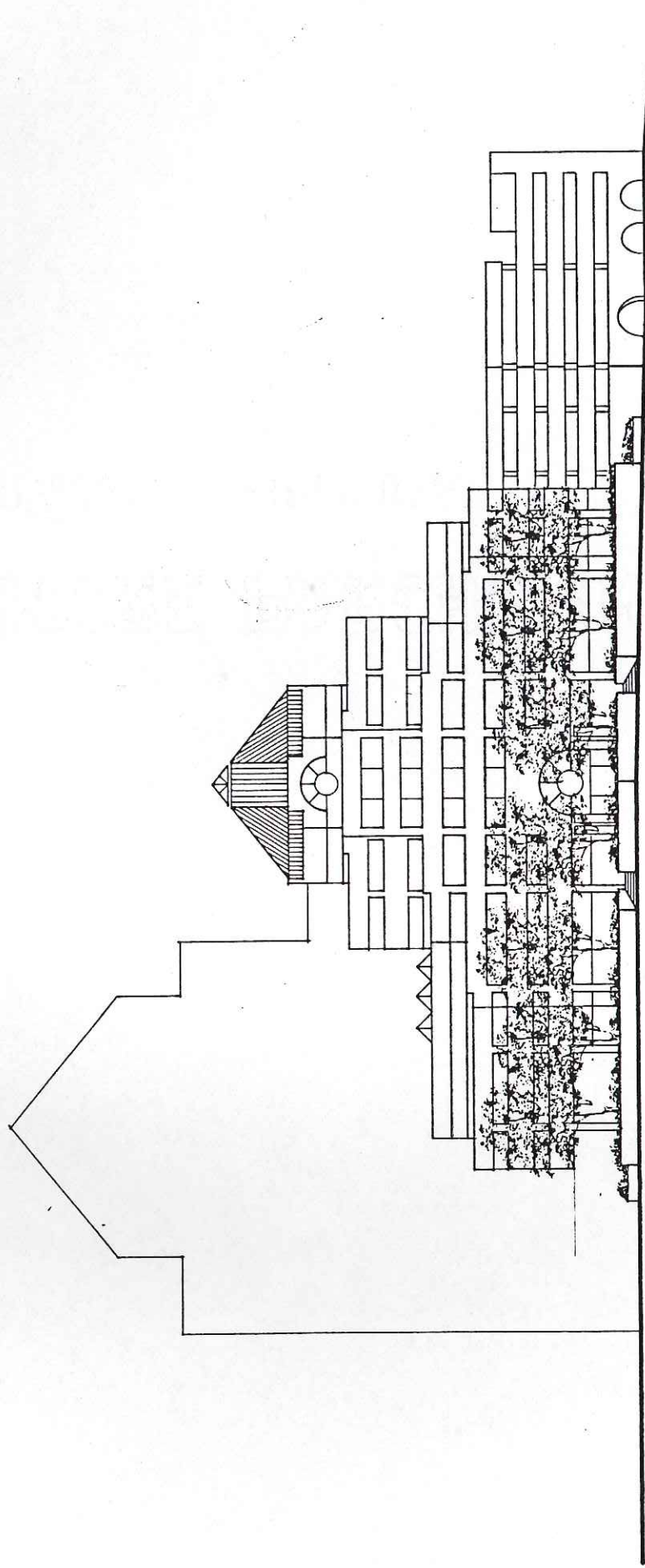
Executive Floor Plan





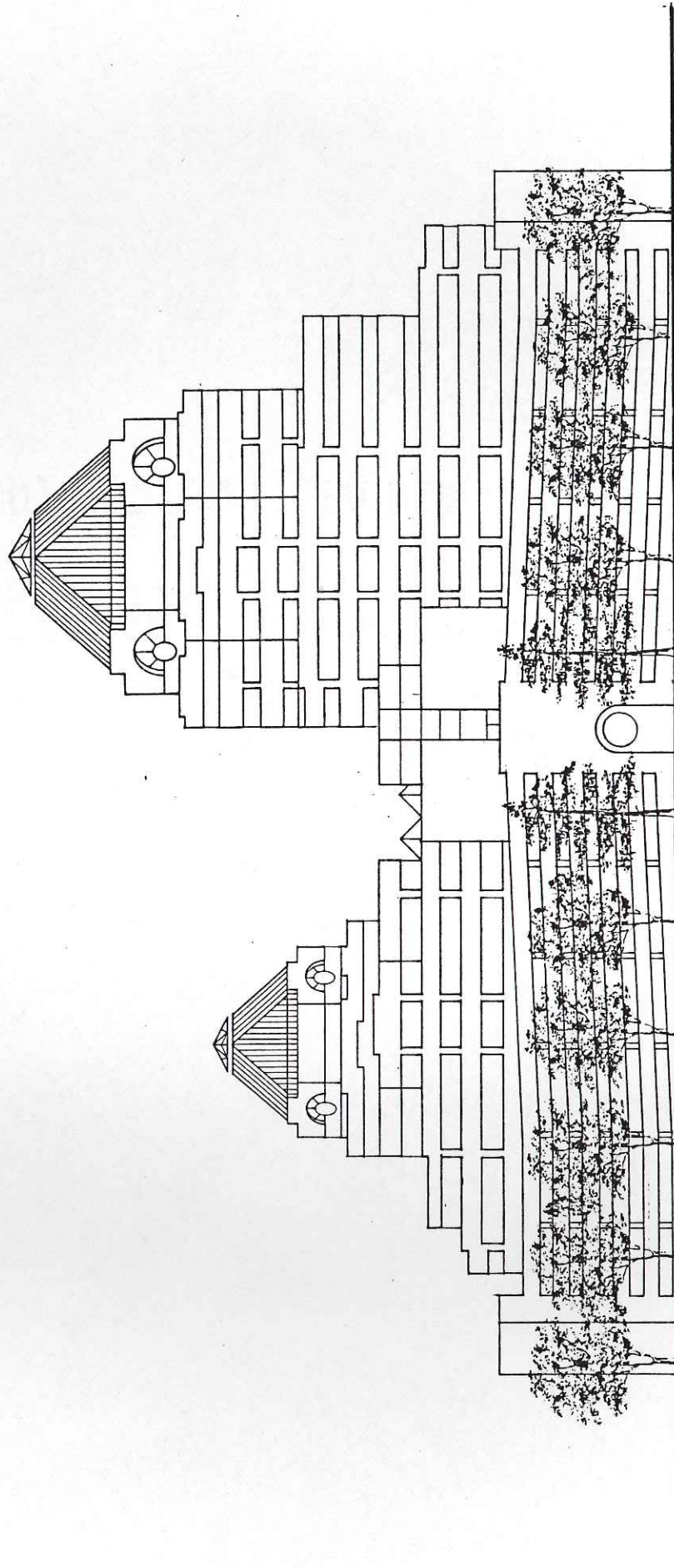
Northwest Elevation





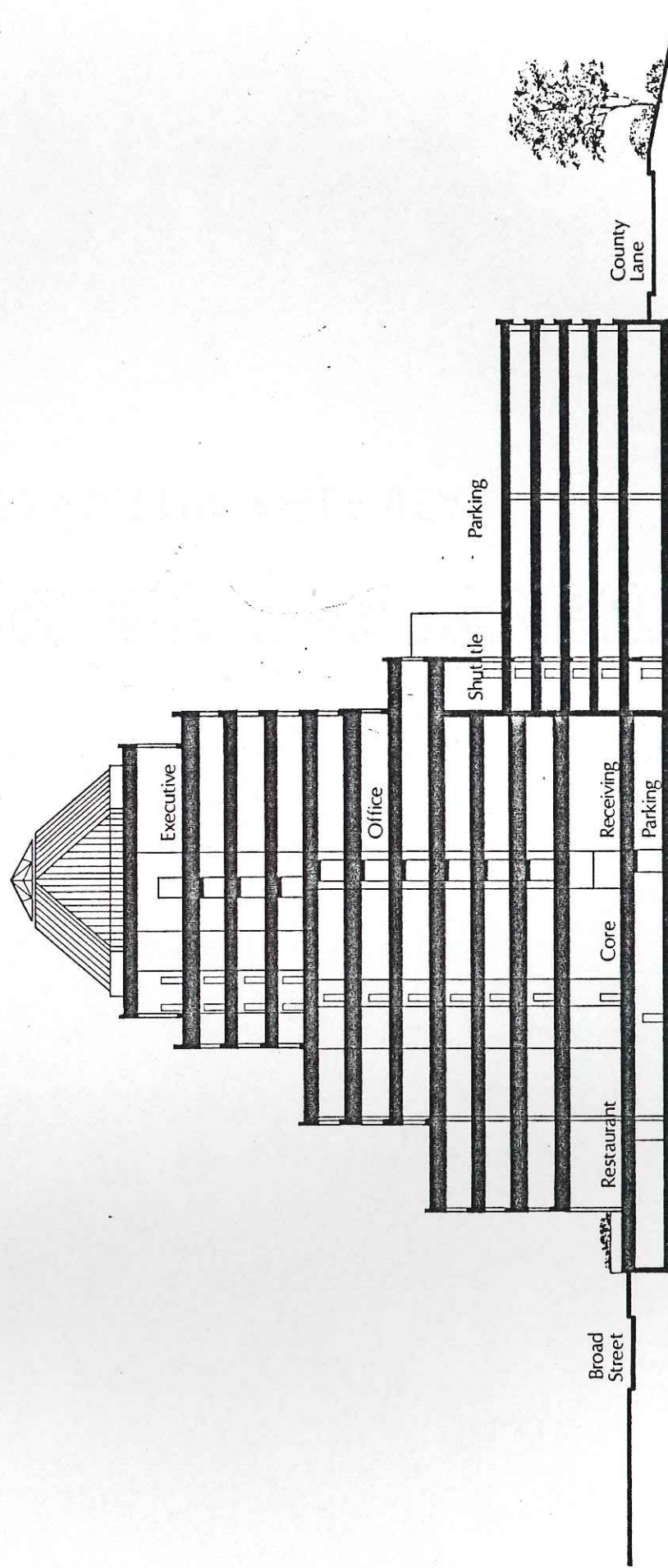
Southwest Elevation





Northeast Elevation





Transverse Section



EXPERIENCE AND QUALIFICATIONS OF THE DEVELOPER

1. THE NAME, ADDRESS AND TELEPHONE NUMBER OF THE DEVELOPER AND THE NAME OF A REPRESENTATIVE AUTHORIZED TO ACT IN HIS BEHALF.

Middlesex Mutual Assurance Company
200 Court Street
Middletown, CT 06457

Attention: Mr. M. Wayne Coon
Chief Financial Officer
(203) 347-4621

2. IF THE DEVELOPER IS NOT AN INDIVIDUAL DOING BUSINESS UNDER HIS OWN NAME, HE MUST DESCRIBE THE STATUS OF THE ORGANIZATION (WHETHER A NON-PROFIT OR CHARITABLE INSTITUTION, A PARTNERSHIP, A BUSINESS ASSOCIATION OR A JOINT VENTURE) AND INDICATE THE JURISDICTION UNDER WHOSE LAWS IT IS ORGANIZED AND OPERATING.

Middlesex Mutual Assurance Company is a corporation duly organized and existing under the laws of the State of Connecticut.

3. IDENTIFICATION OF THE KNOWN PRINCIPALS, PARTNERS OR CO-VENTURERS PARTICIPATION IN THE DEVELOPMENT, AND THE NATURE AND THE SHARE OF EACH PARTICIPANT'S INTEREST IN THE PROJECT.

Middlesex Mutual Assurance Company will be the sole Owner/Occupant of the project.

4. IDENTIFICATION OF MAJOR DEVELOPMENTS WITH WHICH THE DEVELOPER HAS BEEN INVOLVED.

Middlesex Mutual Assurance Company has been committed to the City of Middletown for over 150 years. Through these years, we have built or renovated many buildings for our own use as our business

and number of employees have grown. This history began in 1867 with the completion of our original offices at 181 Main Street, and continued with the 1100 seat Middlesex Opera House, our current headquarters on Court Street, completed in 1927, and the 1966 purchase and renovation of the HELCO Building into quality office space.

Our belief in the economic future of Middletown and our desire to be a leader responsible in the development of our city, led us to the development of Plaza Middlesex, a mixed-use office and retail complex. Our investment in this project will total about \$4,000,000 by the end of 1986.

Phase III, a new three-story, 15,000 square foot mixed-use building, features the City's first clock tower since 1832.

This project provides an example of Middlesex Mutual's desire to produce projects for the City of Middletown that provide economic benefits as well as providing the City with amenities and a sense of character consistent with the traditions of Middletown.

Our desire to continue our historical ties to Middletown, our knowledge of the marketplace gained through the development of Plaza Middlesex, and the establishment of our experienced development team, places us in an excellent position to offer the City the development plan with the greatest benefit to the City and the highest assurance of success.

5. MATERIAL ILLUSTRATIVE OF PROJECTS UNDERTAKEN BY THE DEVELOPER THAT DEMONSTRATE HIS ABILITY TO DEVELOP THE COLLEGE/COURT BLOCK. THE NAME AND ADDRESS SHOULD BE GIVEN FOR EACH PROJECT IDENTIFIED AS WELL AS THE PERSONS FAMILIAR WITH THE DEVELOPMENT WHO WILL RESPOND TO INQUIRIES FROM THE MCD/MRA. THE DEVELOPER SHOULD ALSO IDENTIFY HIS SPECIFIC ROLE IN EACH PROJECT.

The distinction of our proposal which demonstrates our ability to successfully develop the Court/College Block is our motivation to build a corporate headquarters for our employees, not a speculative office building. This distinction allows us to:

- 1) be able to guarantee occupancy of the majority of the office space in contrast to a developer who would have to attract multiple tenants, and
- 2) construct a building that satisfies our design standards and responds to the needs of our employees while complementing

the architectural fabric and aesthetic taste of Middletown, and not simply the "bottom line" profitability of the project.

These objectives coupled with our financial resources, our experience in developing Plaza Middlesex, and the strengths of our assembled project team will provide the City of Middletown maximum assurance of the long term success of the development.

We offer the following persons as reference for our Plaza Middlesex Development:

Mr. Vincent J. Loffredo
Chairman, Municipal Development Committee
City Of Middletown
245 DeKoven Drive
Middletown, Connecticut 06457

Mr. Henry S. Novicki
Chairman, Middletown Redevelopment Agency
City of Middletown
245 DeKoven Drive
Middletown, Connecticut 06457

Mayor S. J. Garafolo
Mayor of Middletown
245 DeKoven Drive
Middletown, Connecticut 06457

W. M. Kuehn, Jr.
Municipal Development Coordinator
245 DeKoven Drive
Middletown, Connecticut 06457

6. A DETAILED AUDITED STATEMENT OF THE FINANCIAL CAPABILITY OF THE DEVELOPER OR A DETAILED STATEMENT OF FINANCIAL CAPABILITY SUPPORTED BY A LETTER FROM A CERTIFIED PUBLIC ACCOUNTANT. THE DEVELOPER SHOULD ALSO CONSIDER SUBMITTING AS MUCH INFORMATION AS HE BELIEVES WILL BE USEFUL IN EVALUATING HIS FINANCIAL RELIABILITY AND PAST FINANCING RECORDS. TO THE EXTENT PERMITTED UNDER LAW, THE MCD/MRA WILL HOLD ALL INFORMATION IN CONFIDENCE.

Middlesex Mutual Assurance Company's 1985 Annual Report is enclosed in Section IV.

7. THE NAMES AND ADDRESSES OF AT LEAST THREE CREDIT REFERENCES. TWO OF THESE SHOULD BE LENDING INSTITUTIONS FROM WHICH THE DEVELOPER

HAS PREVIOUSLY OBTAINED PERMANENT FINANCING. A LETTER AUTHORIZING EACH CREDIT REFERENCE TO RESPOND TO INQUIRES FROM THE MCD/MRA SHOULD BE INCLUDED IN THE SUBMISSION.

United Bank & Trust Company
100 Plaza Middlesex
Middletown, CT 06457
Mr. Norton Cann
(203) 342-1550

The Connecticut Bank & Trust Company
One Constitution Plaza
Hartford, CT 06103
Mr. Raymond G. Jennings, Jr.
(203) 244-5000

Connecticut National Bank
777 Main Street
Hartford, CT 06103
Mr. Anthony F. McGlaughlin
(203) 728-2000

Please refer to Section IV for the letter authorizing the City of Middletown to seek inquiries from these listed references.

8. IF AVAILABLE, THE LATEST DUN & BRADSTREET REPORT FOR THE DEVELOPER AND ANY RELEVANT RELATED BUSINESS ENTITY.

Please refer to Section IV, Financial Information.

9. A STATEMENT DESCRIBING THE PROJECT COSTS, THE EXPECTED EQUITY REQUIREMENTS AND SOURCES, AND THE ANTICIPATED SOURCES OF PERMANENT AND WORKING CAPITAL.

We are estimating the total project costs for this development, including Phase I and Phase II, to be in excess of \$45,000,000.

The project will be financed using a combination of equity funds (approximately 25%) from Middlesex Mutual Assurance Company and long-term debt to be received from a lending institution. We have enclosed a letter from United Bank and Trust Company in Section IV indicating their interest in providing financing for this project.

Since the parking garage structure required to support the needs of Middlesex Mutual, the City, and the current abutting property owners imposes a substantial economical penalty on the project, Middlesex Mutual will be soliciting financial assistance in the form of tax abatements, UDAGS, Industrial Revenue Bonds, nominal land acquisition costs etc. This assistance is necessary to make a downtown project viable and competitive with suburban development alternatives.

The estimated premium costs of constructing a structured parking garage versus surface parking is about \$10,000 to \$11,000 per car depending on the quality of the structure. We will seek this level of assistance for all parking spaces created within the development.

The current headquarters building of Middlesex Mutual will be vacated upon completion of Phase I of the project. Middlesex Mutual plans to maintain ownership of this building. If the City of Middletown is interested in this facility, we would be willing to consider a long term lease arrangement to the City.

We must also point out that revenues from the parking spaces created for public use would have to be about \$75 to \$100 per month in order to justify the capital investment and to provide security, maintenance, etc. of the structure. This revenue must be assured on a long term basis before the non-owner portion of the structure can be committed.

INTRODUCTION

Middlesex Mutual Assurance Company has formed a team of professionals with extensive experience and qualifications in the areas of project development, design and construction. This group will be led by a Senior Officer of Middlesex Mutual, with the objective of building a project of unquestionable character and value in the City of Middletown.

The architectural design will be executed by the firm of Jeter Cook & Jepson Architects, P.C. They have worked with Middlesex Mutual for over a decade, assisting in the development of our office needs and as the design architects for Plaza Middlesex. The firm has designed many notable projects, and received much deserved recognition for their professional accomplishments.

Their design effort will be supported by the firms of LeMessieur Consultants (Structural) and Syska & Hennessy (Mechanical/Electrical). These firms are nationally recognized engineering firms that have total familiarity and expertise in the type of project being submitted.

The construction management firm selected for the project is Gilbane Building Company. From their office in Hartford, they will provide preconstruction services assuring that proper planning, budgeting and coordination will occur, facilitating an easy transition from design into construction. Having built the Aetna Employee Benefits Division Building in Middletown, and many other projects in Connecticut, they have current knowledge of the local building market and have an established working relationship with many of the Middletown City Officials.

We are pleased to submit the qualifications of our assembled development team with total confidence in our abilities to make this project an asset to the City of Middletown.

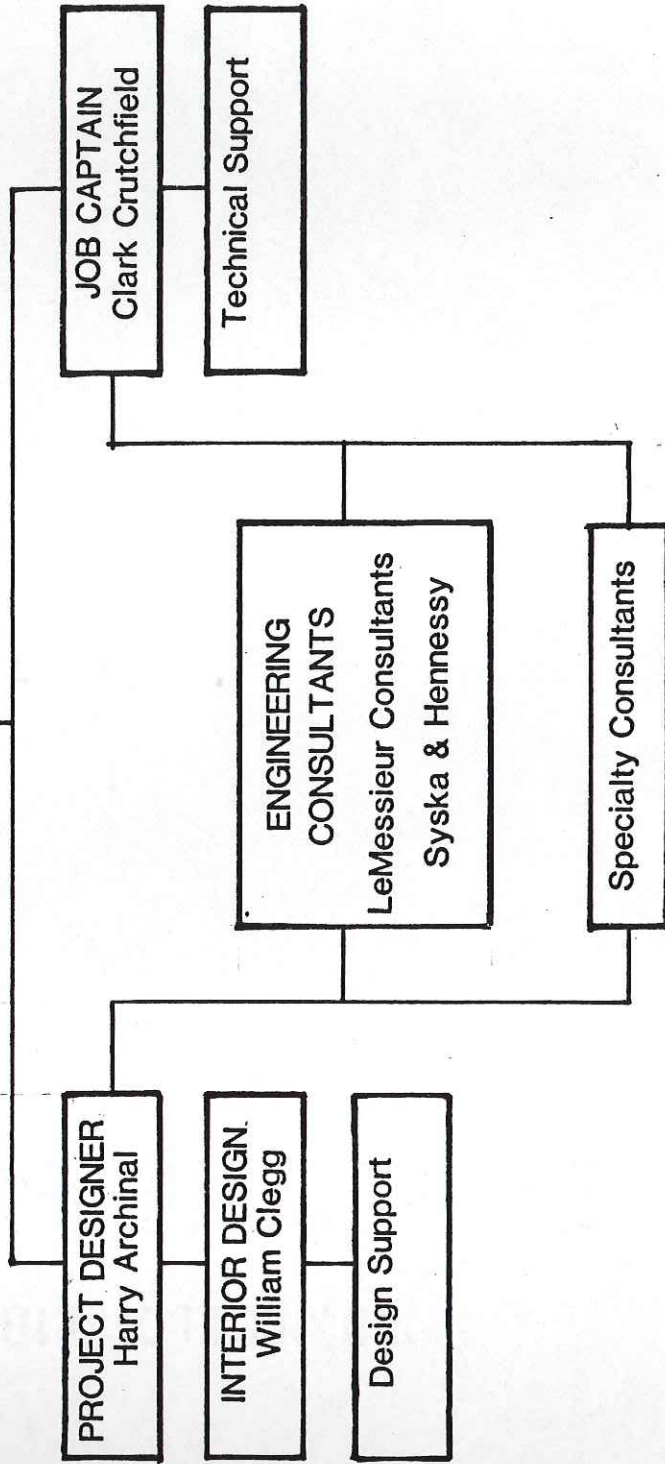
MIDDLESEX MUTUAL
ASSURANCE COMPANY

JETER, COOK & JEPSON
PRINCIPAL in CHARGE
David Jepson

PROJECT MANAGER
Charles Hildebrand

CONSTRUCTION MANAGER
Gilbane Building Company

CONSTRUCTION EXECUTIVE
Albert T. Daley



PROJECT TEAM ORGANIZATION

EXPERIENCE AND QUALIFICATIONS OF THE ARCHITECT
AND OTHER DESIGN PROFESSIONALS

1. THE NAME, ADDRESS AND TELEPHONE NUMBER OF EACH DESIGN FIRM, THE NAME OF A REPRESENTATIVE AUTHORIZED TO ACT ON ITS BEHALF AND THE GENERAL AREA OF RESPONSIBILITY EACH DESIGN FIRM WILL HAVE.

A. ARCHITECTS

Jeter Cook & Jepson Architects, P.C.
450 Church Street
Hartford, CT 06103
(203) 247-9226

Authorized Representative: David G. Jepson, AIA
Executive Vice President

Area of Responsibility: Development of Project Program, Coordinate Site Development and Traffic Studies, Zoning and Building Code Analysis, Preliminary Design Analysis, Assist in Financing Applications, Materials and Technical Research, Development of Contract Documents, Coordination of All Consultants, Selection of Materials and Mock-ups, Obtain Code Approvals, Issue Bid Documents, Approve Bonds and Insurance, Review Shop Drawings and Approve Samples, Monitor Payment Certificates and Change Orders, Provide Interior Design Services.

B. STRUCTURAL ENGINEER

LeMessieur Consultants
1033 Massachusetts Avenue
Cambridge, MA 02238
(617) 868-1200

Authorized Representative: Hans William Hagen, P.E.
Vice President

Area of Responsibility: Structural design of entire project.

C. MECHANICAL ENGINEER

Syska & Hennessy
840 Memorial Drive
Cambridge, MA 02139
(617) 497-2295

Authorized Representative: Joseph F. Manfredi, P.E.
Senior Vice President

Area of Responsibility: Civil, mechanical, electrical,
plumbing and elevator design of entire project.

D. CONSTRUCTION MANAGER

Gilbane Building Company
CityPlace 33rd Floor
185 Asylum Street
Hartford, CT 06103
(203) 249-8299

Authorized Representative: Albert T. Daley
Construction Executive

Areas of Responsibility: Provide project team support in
areas of project cost, alternate systems analysis, con-
struction feasibility, phasing, and sequencing. Provide
through subsidiary company, Gilbane Properties, Inc., any
real estate development consulting services which may be
required.

2. THE NAMES OF THE PRINCIPALS WHO WILL BE DIRECTLY RESPONSIBLE FOR
WORK ON THE COLLEGE/COURT BLOCK.

<u>Firm</u>	<u>Principal in Charge</u>
Jeter Cook & Jepson	David G. Jepson, AIA
LeMessieur Consultants	H. William Hagen, P.E.
Syska & Hennessy	Joseph F. Manfredi, P.E.
Gilbane Building Company	Albert T. Daley

3. ILLUSTRATIVE MATERIAL OF PROJECTS DESIGNED BY EACH OF THE DESIGN
PROFESSIONALS. THE NAME AND ADDRESS SHOULD BE GIVEN FOR EACH
PROJECT IDENTIFIED AS WELL AS PERSONS FAMILIAR WITH THE DEVELOP-
MENT WHO WOULD RESPOND TO INQUIRIES FROM THE MDC/MRA. FURTHER-
MORE, FOR EACH PROJECT, IDENTIFY THE FIRM'S ROLE AS WELL AS THE
ROLE OF THE PRINCIPAL WHO WILL BE DIRECTLY RESPONSIBLE FOR WORK ON
THE COLLEGE/COURT BLOCK.

The following pages contain descriptive information for:

- A. Jeter Cook & Jepson Architects, P.C.
- B. LeMessieur Consultants
- C. Syska & Hennessy
- D. Gilbane Building Company

STRATHMORE PARCHMENT

100% COTTON FIBER USA

Jeter
Cook &
Jepson
Architects, P.C.

QUALIFICATIONS PROFILE

CORPORATE OFFICE AND INTERIOR DESIGN PROJECTS

SIZE OF FIRM

Staff By Discipline (Currently 49 people)

- 7 Administrative
- 12 Architects and Project Managers
- 16 Drafts persons
- 7 Interior Designers
- 1 Specifications Writers
- 3 Estimators and Contract Administrators
- 1 Roofing Specialist
- 1 CADD Systems Manager
- 1 Graphic Designer

Consulting Firms

- Structural
- Mechanical
- Site and Civil
- Lighting
- Acoustics
- Specialized Equipment
- Electronic Communications

REPRESENTATIVE EXAMPLES OF RECENT AND CURRENT PROJECTS

One Hundred Pearl Street --
Hartford, Connecticut
New 15-Story Joint Headquarters for The Farley
Company, Mechanics Savings, and Colonial Banks
Ernest Wignall, Executive Vice President
Tel: 525-8661

United Bank and Trust
Hartford, Connecticut
Corporate Headquarters
Architectural Design and Construction Administration
Interior Design
Albert Karam, Senior Vice President
First Connecticut Bancorp
Tel: 667-5600

Insilco Corporation
Meriden, Connecticut
Master Plan and Development Program
Communications Center
Corporate Headquarter
Office Renovation and Interior Design
Robert Tomlinson, Vice President
Tel: 634-2000

Gerald D. Hines/One State Street,
Hartford, Connecticut

Tenant Work: Various service packages,
Involving Speculative Space Planning,
Interior Architecture, Contract

Administration for the following tenants:

- Allen, Russell & Allen, Insurance Agency,
7,000 SF
- March & McLennan, Inc. Insurance, 9,000 SF
- Gerald D. Hines Interests, Management
Office, 2,500 SF
- Levin & D'Agostino, Law Offices, 6,700 SF
- Chicago Title Insurance, 2,700 SF
- Transamerica Insurance, 14,000 SF
- Merrill, Lynch, Pierce, Fenner & Smith,
Inc., 10,000 SF
- Verner, Liepfert, Barnhart & McPherson,
6,000 SF
- Great West Assurance Co., 1,000 SF
- Kidder, Peabody, & Co., 10,000 SF
- Kenney Travel, 1,000 SF
- Towers, Perrin, Foster & Crosby, 5,000 SF
- Glotzer & Co., 3,000 SF
- One State St. Convenience Store, 1,000 SF
- Trumbull, Hetzel, Beck & Lauretti, 8,000 SF
- George Weiss Associates, 1,300 SF
- Updike, Kelly & Spellacy, 35,000 SF
- Alcorn, Blakewell & Smith, 15,000 SF
- Technology Transitions, Inc., 3,100 SF

Greg Brown
Tel: 525-8060

Connecticut National Bank (Formerly Hartford
National Bank)

Hartford, Connecticut

Corporate Office

Associate Architect for 26 story Headquarters

Willis L. Harrington Jr., Vice President

Tel: 773-7597

CBT Corporate Headquarters and Branch Bank
Constitution Plaza

Hartford, Connecticut

Parking Garage Rehabilitation

Drive-in Tellers

Exterior Window Wall Modifications

Space Planning for Expansion

Reorganization of Offices and Branch Bank

Interior Design

Vertical Circulation Improvement

Expanded Employee Dining

New Exterior Top

Edward Pabich, Vice President

Tel: 244-4060

Barnes Group
Associated Spring Headquarters
Bristol, Connecticut
Corporate Office Facilities
Renovations
Don Kelly
William Coombs
Tel: 527-1569

One State Street
Hartford, Connecticut
Site Location and Space Planning Study for
Hartford Steam Boiler's Corporate Headquarters
(26 stories)
Robert Trainer
Hartford Steam Boiler Insurance Company
Tel: 527-0791

Middlesex Plaza
Middletown, Connecticut
New Corporate Offices for Middlesex Insurance
Company, Commercial and Office Rehabilitation
Wayne Coon, Chief Financial Officer
Tel: 347-1918

On all above projects, David Jepson was
Principal-In-Charge of Design

INTERIORS PROJECTS

Cummings & Lockwood, Attorneys at Law
CityPlace, Hartford, Connecticut
Complete Interior Design Services,
Including Master Planning, Lease/Work-Letter
Analysis, Cost Estimating, Schematic Design,
Design Development, Contract Documents,
Furniture Fixture and Equipment Selection, and
Contract Administration

Russell Post
Tel: 728-1700

Hoberman, Pollack and Roseman, P.C.
CityPlace, Hartford, Connecticut
Lease/Work-Letter Analysis, Space Planning,
Interior Design and Contract Document
Preparation, 14,000 SF

Gerald Froelich
Tel: 549-1000

Greater Hartford Chamber of Commerce
CityPlace, Hartford, Connecticut
Complete Space Planning, Interior Design and
Contract Document Preparation, 14,000 SF

Herbert Hansen
Tel: 525-4451

Murtha, Cullina, Richter & Pinney
CityPlace, Hartford, Connecticut
Long Range Planning, Lease/Work-Letter
Analysis, Space Planning, 40,000 SF

John Yavis
Tel: 549-4500

Gager, Henry & Narkis
Exchange Place, Waterbury, Connecticut
Space Planning and Interior Design, 13,000 SF
Curtis Titus
Tel: 597-5100

Urban Investment & Development Corp.
CityPlace
Hartford, Connecticut
Project Office
Frank Daversa
Tel: 522-2424

Russell Post
Cummings & Lockwood
100 Constitution Plaza
Hartford, Connecticut
Tel: 728-1700

Updike, Kelly & Spellacy
One Constitution Plaza
Hartford, Connecticut
Paul McCormick
Tel: 548-2606

100 PEARL STREET

Hartford, CT

Billed by developers as "The Pearl of Hartford" and situated on the corner of Pearl and Trumbull Streets, 100 Pearl Street offers a fitting addition to the ever expanding Financial District in Downtown Hartford. The \$40,000,000 building consists of a glass and granite skin structure with "roll-top" glass skylights on both the low rise portion and the high rise tower. Additional amenities include a four story atrium with major commissioned sculpture joined by a 2,000 square foot Public Art Gallery and, at the facade, the original 1925 granite facade of Mechanics Savings Bank has been retained and reused as the entry to the permanent home of Mechanics Savings Bank.

Jeter, Cook & Jepson is providing the programming, planning, design, construction documents, and contract administration as well as complete interior design services. Demolition was started in May 1986 with a first quarter 1988 date for completion of building construction (including interior fit-out for the major tenants).



ROGIN, NASSAU, CAPLAN, LASSMAN & HIRTLE

CityPlace, Hartford, Connecticut

Jeter, Cook & Jepson provided programming, interior design, furniture and finish selection and contract administration for Rogin, Nassau, Caplan, Lassman & Hirtle's 12,000 square foot law offices. The office is located on the 22nd floor of CityPlace with offices situated to maximize the city views. The entry and reception, depicted in the photo shown, focuses on the law library which not only incorporates the firm's collection into the design but also serves to confirm the practice of law. The use of medium and dark mahogany in a linear motif established by the bookshelves is reinforced throughout the space, corresponding to the heights and boundaries of the clerical and paralegal workstations as well as additional conference rooms.

In May of this year, the space was awarded and recognized as "outstanding interior design" by the Hartford Architecture Conservancy/Institute of Business Designers as part of the "Downtown WorkPlaces Tour". The Hartford Courant considered the office the "star attraction on the tour."



DAVID G. JEPSON, AIA
EXECUTIVE VICE PRESIDENT AND SECRETARY

PRINCIPAL-IN-CHARGE

Mr. Jepson's association with the firm began in 1968. Prior to that he served in Shore Facilities Planning and Public Works positions while active as a commissioned officer with the U.S. Navy Civil Engineering Corps.

Mr. Jepson's primary responsibilities include both project design and management. In his eighteen years in practice he has gained extensive experience with several major building types. Corporate facilities for which he has been designer and/or project manager include the new 400,000 square foot 100 Pearl Street Building now under construction in downtown Hartford, and headquarters facilities for Northeast Utilities, the Insilco Corporation, and United Bank and Trust Company. Mr. Jepson has also been involved in planning and design for corporate office facilities including the United Technologies Data Processing Center and the First Connecticut Bancorp Operations and Computer Center. He also participated in the programming and long range facilities planning study for Hartford Steam Boiler and as associate architect with SOM for the One State Street project. He is currently working with Middlesex Mutual in the planning and design of their new 200,000 SF corporate offices.

Mr. Jepson has had considerable involvement through the years relative to space planning, masterplanning and integration of new facilities. He has received significant recognition for his ability in "site adopted design" in achieving architectural compatibility. He is also the recipient of a number of state and national design awards.

As principal-in-charge Mr. Jepson would be active particularly throughout the formative phases of the project. He would work closely with the project designer, project manager and consultants in addressing planning, programming, and design issues. He would be active in presentation of design concepts and would work closely with Middlesex Mutual Assurance Company throughout the course of the work.

EDUCATION: Rensselaer Polytechnic Institute, B. Architecture

REGISTRATION: Connecticut, Rhode Island, New Hampshire, NCARB

HONORS AND AWARDS: Tau Beta Pi (Scholastic Merit), Henry Adams Book Prize, AIA Scholastic Medal, New York Society of Architects Medal, Who's Who in American Colleges and Universities, Judge in the Western Massachusetts AIA Honor Awards Program '75, recipient of numerous design awards. Mr. Jepson also serves on numerous Boards and organizations in the Hartford area.

HARRY B. ARCHINAL
DIRECTOR OF DESIGN

PROJECT DESIGNER

Mr. Archinal has worked with David Jepson to determine the design philosophy of Jeter, Cook & Jepson, and he is responsible for seeing these ideas into execution in all the firm's projects. Since joining Jeter, Cook & Jepson in 1984 he has restructured the design group, and added computerized program analysis, a technical materials research department, and a new systems approach to design development.

Mr. Archinal's projects at Jeter, Cook & Jepson include the design development of the 100 Pearl Street Building in Hartford, interior renovation schemes for the Insilco Corporation headquarters in Meriden, and master planning for the Carpenter Companies' Strawberry Fields Industrial Park in Southington. Previously, Mr. Archinal was Senior Design Architect for the Stubbins Associates in Cambridge and the Kling Partnership in Philadelphia, where his experience as project designer included master planning and building programs for RCA (for the Color Tube Facility, Lancaster, Pennsylvania, and the Microelectronic Facility, Somerville, New Jersey), American Cyanamid (for the Headquarters/Administration complex, Wayne Township, New Jersey), Penn Center (Philadelphia), Executive HQ of the Pennsylvania Railroad (Philadelphia, PA). He was also primary designer for the 54-story Singapore Treasury Building, the National Bank of Kuwait headquarters, and the health spa addition at Bally's Park Place Casino in Atlantic City. In all, Mr. Archinal has designed buildings totalling more than \$1 Billion in construction value, and his record of achievement includes continued service to many major corporations.

Mr. Archinal is known for his accomplishments as an innovative designer and delineator. His work has been published in such periodicals as Architectural Record and the Boston Globe.

As project designer, Mr. Archinal would be responsible for overall design implementation of the project, from pre-design through completion of the complex.

EDUCATION: Pennsylvania State University, B. Architecture

REGISTRATION: Pennsylvania

HONORS AND AWARDS: New Jersey Society of Architects, Silver Medal; Institutions Magazine, Award for Dining Facilities; Work published in periodicals including Progressive Architecture, Engineering News-Record, The Boston Globe, New England Real Estate Journal, and Corporate Design and Realty.

CHARLES HILDEBRAND, AIA

PROJECT MANAGER

Mr. Hildebrand has had over twenty five years experience in the field of architecture encompassing all aspects of the design process. Since joining Jeter, Cook & Jepson in 1984 he has served as Project Manager for the 100 Pearl Street Building in downtown Hartford. Currently under construction, this 17 story structure totals 310,000 square feet of office and commercial space as well as parking for 280 cars in a below-grade garage. Prior to joining the firm he had considerable experience on other office, education, and housing projects.

In his role as Project Manager Mr. Hildebrand would be responsible for the overall coordination of the various activities associated with the project. These include the day-to-day management of the work and the support staff assigned to the project, schedule compliance, client contact and public presentations of the project.

EDUCATION: Boston Architectural Center, Rhode Island School of Design, B.S. Architecture

REGISTRATION: Connecticut

ACTIVITIES: Connecticut Society of Architects; American Institute of Architects; National Trust for Historic Preservation; Board of Directors, Canton Creative Arts Council

WILLIAM CLEGG

INTERIOR DESIGN MANAGER

Mr. Clegg joined Jeter, Cook & Jepson two years ago after having five years experience in all aspects of interior design for architectural projects. This experience included establishing an interior design department at a former firm. While with Jeter, Cook & Jepson Mr. Clegg has served as project manager for interior design projects for tenants in CityPlace for Urban Investment and in One State Street for Gerald Hines Interests. His responsibilities for those projects as well as this one include activities such as facility programming, space planning, interior design and the selection of furnishings and finishes.

EDUCATION: Wentworth Institute, Architectural Technology

LEMESSIEUR CONSULTANTS

LeMessurier Consultants

Background and Services

LeMessurier Consultants, Cambridge, Massachusetts, is a consulting engineering organization. Since 1961 LeMessurier Consultants has provided a broad range of structural engineering services which include: structural investigations; structural load tests; feasibility studies; standardization studies; structural renovations, alterations and restorations; computer engineering techniques; structural value analysis; preparation of structural contract drawings and specifications; cost estimating; construction review and full-time inspection of structural work; construction and contract administration; phased or fast-track design and construction; and other activities usually associated with the practice of structural engineering. Structural investigation, design, and coordination of building projects, whose scope ranges from private residences to multi-million dollar complexes, have consistently been provided over the years by the firm which is normally involved with as many as thirty small and large projects simultaneously.

Guided by three Professional Engineer Principals and twelve Associates, the organization's experience includes facilities for airports, transportation, commerce, research and development, education, athletics, housing, health care, public use, and recreation. Its professional engineering staff, which currently numbers approximately fifty, is accomplished in the design of structures using structural steel, regular reinforced concrete, precast concrete, prestressed concrete, masonry, and timber. However complex and elaborate some of its projects have been, the group takes particular interest in finding direct and simple solutions to design problems.

Although the firm has received many design awards, it is especially honored to have conferred on it the American Institute of Architects' "Allied Professions Medal," which citation reads: "... for its exceptional technical competence and its unusual sensitivity to architectural goals and environmental values. By working closely with its clients, by actively participating in total conceptual design, and by exhibiting great competence in the science of structural engineering, this firm has rendered outstanding assistance to the architectural profession."

The goal of the firm for each project is to provide excellent services and a superior product on schedule and within budget. As a project is set up, a team is assigned the responsibility of organizing, scheduling, budgeting, and tracking the progress of all phases of work, in order to create a management framework in which designers can work creatively and efficiently. While each group of planners, architects, engineers and specialists is responsible for the technical quality and timely completion of its work, the LeMessurier Consultants team helps to coordinate, direct, and pace the overall effort.

LeMessurier Consultants is one of the first engineering firms in the country to implement CADD from the outset as an integrated design and drafting system. The firm has used an in-house computer for engineering design and analysis and for project management for over 20 years. Now a state-of-the-art CADD system has been added, which expands the firm's ability to offer increased cost effectiveness, timeliness and quality of product, and service to clients.

LeMessurier Consultants

Representative Experience: Low-Rise and Mid-Rise Office Buildings

Scottish & York International Insurance Group
West Windsor, New Jersey

210 Carnegie Center
West Windsor, New Jersey

Chubb Insurance Company World Headquarters
Warren Township, New Jersey

The Mitre Corporation "J" and "K" Buildings and Computer Center
Bedford, Massachusetts

E.R. Squibb & Sons World Headquarters and R&D Laboratories
Lawrenceville, New Jersey

John F. Kennedy School of Government, Harvard University
Cambridge, Massachusetts

Johns-Manville World Headquarters
Denver, Colorado

Charles Stark Draper Laboratory and Office Building
Cambridge, Massachusetts

Unicorn Park 400 and 600 Office Buildings
Woburn, Massachusetts

Gilbane Building Company Corporate Headquarters
Providence, Rhode Island

RiverPark
Norwalk, Connecticut

Codex Corporation World Headquarters
Canton, Massachusetts

One Hampshire Street Office Building (Draper Laboratory)
Cambridge, Massachusetts

Riverside Place
Cambridge, Massachusetts

Bristol-Myers Pharmaceutical Research Center
Wallingford, Connecticut

Erie Insurance Exchange Office Building
Erie, Pennsylvania

CIGNA Corp Office Building and Parking Structure
Bloomfield, Connecticut

LeMessurier Consultants

Representative Experience: Garages and Parking Structures

Boston College Parking Garage I	Capacity	420 cars
Boston, Massachusetts		
Boston College Parking Garage II	Capacity	400 cars
Boston, Massachusetts		
Nashua Elm Street Parking Garage	Capacity	471 cars
Nashua, New Hampshire		
One Riverside Drive Underground Parking (Under Design)	Capacity	300 cars
Memphis, Tennessee		
Connecticut General Life Ins Co Parking Facility	Capacity	840 cars
Bloomfield, Connecticut		
Governors Avenue Parking Facility	Capacity	176 cars
Medford, Massachusetts		
Charleston Garages (2 Garages)	Capacity	1000 cars
Charleston, South Carolina		
Fall River Parking Garage I	Capacity	300 cars
Fall River, Massachusetts		
Fall River Parking Garage II	Capacity	325 cars
Fall River, Massachusetts		
MBTA Alewife Station Garage	Capacity	2,000 cars
Cambridge, Massachusetts		
Eugene Center for the Performing Arts Garage	Capacity	515 cars
Eugene, Oregon		
Medical Mutual of Cleveland Parking Garage	Capacity	1,100 cars
Cleveland, Ohio		
Erie Insurance Exchange Parking Garage	Capacity	670 cars
Erie, Pennsylvania		
Lafayette Place Underground Parking Garage	Capacity	1,050 cars
Boston, Massachusetts		
St. Luke's Parking Garage (Repairs Only)	Capacity	500 cars
Cleveland, Ohio		
One Post Office Square Parking Garage	Capacity	384 cars
Boston, Massachusetts		
Lewiston Parking Garage	Capacity	364 cars
Lewiston, Maine		

LeMessurier Consultants

Hans William Hagen, P.E.

Title/Position	Vice President and Project Manager: Responsible for overall development and implementation of structural design, structural contract drawings and specifications, and construction phase administration.
Education	Bachelor of Science, Civil Engineering, Lafayette College, 1960 Master of Science, Civil Engineering, MIT, 1961
Academic Affiliations	Boston Architectural Center Instructor, 1961 - 1969 Harvard University Graduate School of Design Lecturer in Architectural Technology: 1981 - 1983
Registration	Professional Engineer (Structural): Massachusetts; Connecticut; Delaware; Illinois; Kentucky; Maine; Maryland; New Hampshire; New Jersey; New York; Oregon; Pennsylvania; Rhode Island; South Carolina; and Vermont
Professional Affiliations	American Society of Civil Engineers Boston Association of Structural Engineers Boston Society of Civil Engineers Section/ASCE BSCES/ASCE Advisory Committee on Structural Loads for the Massachusetts State Building Code Commission American Concrete Institute American Institute of Steel Construction American Welding Society National Society of Professional Engineers Prestressed Concrete Institute
Publications	Co-authored "Elastic Design of Steel Structures," <u>Structural Engineering Handbook</u> , McGraw-Hill, 1968. Co-authored "Design of Steel Structural Members," <u>Structural Engineering Handbook</u> , McGraw-Hill, 1979. Technical Paper: "Commercial Steel Buildings," BSCES/ASCE Lecture Series, <u>The Evaluation of Structural Concepts for Buildings</u> , 1985.
Professional Experience	Mr. Hagen began his career with LeMessurier Consultants in 1961, becoming an Associate in 1967 and a Partner and Vice President in 1970. His structural engineering experience involves the following representative projects: Back Bay Hilton Hotel and Parking Structure Boston, Massachusetts Erie Insurance Exchange Office Building and Parking Structure Erie, Pennsylvania 210 Carnegie Office Building and Parking Structure Princeton, New Jersey 1055 Washington Boulevard Office Complex and Parking Structure Stanford, Connecticut RiverPark Office Building and Parking Structure Norwalk, Connecticut Bristol-Myers Pharmaceutical Research Center Wallingford, Connecticut Blue Cross/Blue Shield of Connecticut North Haven, Connecticut

LeMessurier Consultants

Rolf G. Andersson, P.E.

Title/Position	Associate and Project Engineer: Responsible for detailed design and production of structural drawings and specifications, review of shop drawings, and construction phase administration.
Education	Master of Science, Civil Engineering, Chalmers University of Technology, Gothenburg, Sweden
Registration	Professional Engineer (Structural): Massachusetts; New York
Professional Affiliation	National Society of Professional Engineers
Professional Experience	<p>Mr. Andersson began his career with LeMessurier Consultants in 1968, becoming an Associate in 1979. He is experienced in structural steel, prestressed and reinforced concrete, timber, masonry structures and renovations. As project engineer, his structural engineering experience includes the following representative projects:</p> <p>One Post Office Square Office Building and Parking Structure Boston, Massachusetts PACWEST Center Portland, Oregon Back Bay Hilton Hotel and Parking Structure Boston, Massachusetts 260 Franklin Street Office Building and Parking Structure Boston, Massachusetts 265 Franklin Street Office Building and Parking Structure Boston, Massachusetts 99 Summer Street Office Building and Parking Structure Boston, Massachusetts Fiduciary Trust Building Boston, Massachusetts Erie Insurance Exchange Office Building and Parking Structure Erie, Pennsylvania Bristol-Myers Pharmaceutical Research Center Wallingford, Connecticut 210 Carnegie Office Building and Parking Structure Princeton, New Jersey</p>

SYSKA & HENNESSY

OFFICE BUILDINGS AND CORPORATE FACILITIES

Syska & Hennessy has engineered mechanical and electrical systems for office buildings since the firm's founding in 1928. In the last 20 years alone, the firm has provided services for over 100 office building projects totaling over 75 million square feet. Included are high-rise, low-rise structures, and multi-building complexes. Services encompass base building as well as tenant space design.

In addition to mechanical and electrical systems, the firm provides studies and designs for other systems of particular application to office building projects. These include services related to "intelligent" building technology, such as automated monitoring and control, fire management telecommunications, security, as well as transport systems and facilities management.

Syska & Hennessy has designed headquarters buildings for many of the nation's leading corporations and business organizations, including AT&T, Georgia-Pacific, CIGNA, the California Farm Bureau, Marriott Corporation, General Electric, the Federal Home Loan Bank Board, Texaco Corporation, Procter & Gamble, Prudential Insurance Company, Manufacturers Hanover Trust, Northwestern Mutual Life Insurance Company, Warner Elektra Atlantic Corporation, Nevada National Bank, Exxon Corporation, Celanese Corporation, and McGraw-Hill, Inc., among others.

Rockefeller Center has been a client of the firm for over 30 years, beginning with the renovation of the former United States Rubber Building in the 1950s, including four new buildings and one renovation completed in the early 1970s and other study and design projects on a smaller scale.

The firm's projects vary widely in scope and involve buildings of 150,000 to 250,000 square feet, as well as building complexes such as The Governor Nelson A. Rockefeller Empire State Plaza in Albany, New York, Christian Science Church Center in Boston, the United Nations in New York City, and the Tennessee Valley Authority Office and Service Complex in Chattanooga, Tennessee.

OFFICE BUILDINGS AND CORPORATE FACILITIES / 2

● HOME FEDERAL SAVINGS
MARINERS ISLAND, CALIFORNIA
Date Completed: 1985 (est.)
CC: \$10,000,000

● SUNNYVALE CIVIC CENTER
SUNNYVALE, CALIFORNIA
Renovation & new construction.
Date Completed: 1985 (est.)
CC: \$5,900,000

● DIGITAL EQUIPMENT CORPORATION
LITTLETON, MASSACHUSETTS
Date Completed: 1985 (est.)
CC: \$17,000,000

● GENERAL ELECTRIC COMPANY
CROTONVILLE, NEW YORK
Date Completed: 1985 (est.)
CC: \$20,000,000

● PROCTER & GAMBLE COMPANY
CINCINNATI, OHIO
Date Completed: 1972/1984
CC: \$20,000,000/\$125,000,000

● UNITED NATIONS
NEW YORK, NEW YORK
Original complex plus additions
and alterations.
Date Completed: 1952/1981/1984
CC: \$65,000,000/\$14,000,000
/\$50,000,000

● 6500 WILSHIRE BOULEVARD
CADILLAC FAIRVIEW
LOS ANGELES, CALIFORNIA
Date Completed: 1984
CC: \$30,000,000

● JOSEPH E. SEAGRAM OFFICE-HANGAR
COMPLEX
WHITE PLAINS, NEW YORK
Date Completed: 1984
CC: \$20,000,000

● SEVEN WORLD TRADE CENTER
NEW YORK, NEW YORK
Date Completed: 1984
CC: \$225,000,000

● CORPORATE POINTE OFFICE
BUILDING COMPLEX
CULVER CITY, CALIFORNIA
Date Completed: 1984
CC: \$13,000,000

● XEROX DIABLO SYSTEMS
FREMONT, CALIFORNIA
Date Completed: 1984
CC: \$4,100,000

● MERRILL LYNCH & COMPANY
ONE LIBERTY PLAZA
NEW YORK, NEW YORK
Chilled water distribution piping
design.
Date Completed: 1984
CC: \$7,000,000

● 750 BATTERY BUILDING
SAN FRANCISCO, CALIFORNIA
Date Completed: 1984
CC: \$6,900,000

● UNITED VIRGINIA BANK
CORPORATE HEADQUARTERS
RICHMOND, VIRGINIA
Consultation on energy conserva-
tion and mechanical and
electrical design.
Date Completed: 1983
CC: N/A

JOSEPH F. MANFREDI, P.E.

SENIOR VICE PRESIDENT
SYSKA & HENNESSY, CAMBRIDGE, MA

Responsible for the management of the New England Regional Office
Cambridge, including client relations, engineering, and
administration of all projects.

PROFESSIONAL EDUCATION

New York University, Mechanical Engineering, 1956-1957
Pratt Institute, Brooklyn, New York, 1957-1958
New York University at Farmingdale, New York, Mechanical
Engineering, 1964-1966

PROFESSIONAL EXPERIENCE

1954 to 1977; 1981 to Date - Syska & Hennessy:

- o Monarch Place, Springfield, Massachusetts (Sheraton Tara Hotel)
- o Westin Hotel, Copley Place, Boston, Massachusetts (750 Rooms)
- o G.E. Management Development Institute, Crotonville, New York (200 Rooms)
- o National Bank of Kuwait, Kuwait
- o BOSCOM - Commonwealth Pier No. V, Boston, Massachusetts
- o Composite Medical Facility - Loring Air Force Base, Maine
- o 860 United Nations Plaza, New York, New York
- o Exxon Corporate Headquarters, New York, New York
- o Warner Communications Corp., Headquarters, New York, New York
- o Federal Home Loan Bank Board Building, Washington, D.C.
- o Sheraton Hotel, Baghdad, Iraq (500 Rooms)
- o Sheraton Hotel, Basrah, Iraq (300 Rooms)
- o Prudential Center, Boston, Massachusetts

1977 to 1981 - Sippican Consultants International, Cambridge,
Massachusetts: Vice President and Member of the Board

- o River Park (Prudential Insurance Co.), Norwalk, Connecticut
- o One Liberty Square, Boston, Massachusetts
- o Center Square, Springfield, Massachusetts (Multi-Use)

PROFESSIONAL ENGINEERING LICENSES

Massachusetts, Connecticut, New York, New Hampshire, Washington D.C.,
Maine

PROFESSIONAL ACTIVITIES AND AFFILIATIONS

Lecturer: Boston Architectural Center, "Mechanical and Electrical
Design for Super High-rise Office Buildings"; Boston Society of
Architects, "Energy Conscious Building Design"

Member: American Society of Heating, Refrigerating, and Air
Conditioning Engineers; National Council of Engineering Examiners
Society of American Military Engineers; American Consulting
Engineers Council of New England
National Society of Professional Engineers

ANDREW P. WATSON, P.E.

VICE PRESIDENT - CHIEF ENGINEER
SYSKA & HENNESSY, CAMBRIDGE, MA

Responsible for engineering design on all projects in the Cambridge, office.

PROFESSIONAL EDUCATION

University of Wisconsin, B.S., 1968
University of Minnesota, Minneapolis, Minnesota, Graduate School of
Environmental Engineering, 1968-1969

PROFESSIONAL EXPERIENCE

1977 to Date - Syska & Hennessy:

- o Monarch Place, Springfield, Massachusetts (240 Rooms)
- o Westin Hotel, Copley Place, Boston, Massachusetts (750 Rooms)
- o Embassy Suites, Plymouth Meeting, Pennsylvania (250 Rooms)
- o G.E. Management Development Institute, Crotonville, New York (200 Rooms)
- o Digital King Street Facility, Littleton, Massachusetts
- o National Bank of Kuwait, Kuwait
- o World Trade Center - Commonwealth Pier No. V, Boston, Massachusetts
- o Composite Medical Facility, Loring Air Force Base, Maine
- o New England Telephone Co., (various)
- o California Center, Mixed Use Development, Los Angeles, California
- o ARCO Center, high rise office building, Long Beach, California
- o Wilshire Victoria, high rise condominium, Los Angeles, California
- o City of San Diego, energy study and implementation, California
- o 70 University City Plaza Office Complex, Universal City, California

1976 to 1977 - Donald F. Dickerson & Associates, Los Angeles, California

1974 to 1976 - Buonaccorsi & Associates, San Francisco, California

1968 to 1974 - Gausman & Moore, Inc., St. Paul, Minnesota

PROFESSIONAL ENGINEERING LICENSES

Massachusetts, California, Oregon, Connecticut, Maine and New Hampshire

PROFESSIONAL ACTIVITIES AND AFFILIATIONS

Member: American Society of Heating, Refrigerating and Air Conditioning Engineers; American Society of Plumbing Engineers; National and Massachusetts Societies of Professional Engineers; Association of Energy Engineers; Society of American Military Engineers

Speaker: American Management Association: Seminar on Office Space Planning Layout and Design, "Energy Conservation Laws and Techniques, "Association of Energy Engineers, Southern California Chapter, "Energy Audits," 1979

0012K-2

EDGAR LAGACE, P.E.

ASSOCIATE PARTNER/CHIEF ELECTRICAL ENGINEER
SYSKA & HENNESSY, CAMBRIDGE, MA

Responsible for electrical engineering design on all projects in the
Cambridge office.

PROFESSIONAL EDUCATION

University of New Brunswick, Fredericton, New Brunswick, Canada,
Bachelor of Science in Electrical Engineering, 1965

PROFESSIONAL EXPERIENCE

1982 to Date - Syska & Hennessy

- o Monarch Place, Springfield, Massachusetts (Sheraton Tara Hotel)
- o Westin Hotel, Copley Place, Boston, Massachusetts (750 Rooms)
- o National Bank of Kuwait, Kuwait
- o BOSCOM Commonwealth Pier No. V, Boston, Massachusetts
- o Composite Medical Facility, Loring A.F.B., Maine
- o G.E. Management Development Institute, Crotonville, New York

1976 to 1982 - Linenthal Eisenberg Anderson, Inc., Boston,
Massachusetts

- o AMCA, Inc., Aircraft Hangar and Office, Lebanon, New Hampshire
- o Portland Public Library, Maine
- o Liberty Tree Mall, Danvers, Massachusetts
- o Suffolk Downs, Boston, Massachusetts

1973 to 1975 - Sheraton Design and Development, Boston, Massachusetts

- o Generate and enforce design criteria for major Sheraton Hotels
throughout the world: Rio de Janeiro, Paris, London, Frankfurt,
Barcelona, Istanbul, Munich, Madeira, Luanda, Washington, D.C.,
Boston, Waikiki, St. Louis, Kansas City, Chicago, Oakland,
New York

1970 to 1973 - R.G. Vanderweil Engineers, Boston, Massachusetts

- o Hunt Memorial Hospital, Danvers, Massachusetts
- o Fitchburg State College, Industrial and Fine Arts Building,
Fitchburg, Massachusetts
- o Osteopathic Hospital of Maine

PROFESSIONAL ENGINEERING LICENSE
Massachusetts

PROFESSIONAL ACTIVITIES AND AFFILIATIONS

Member: Institute of Electrical & Electronics Engineers,
Illuminating Engineers Society, National Society of Professional
Engineers.

0011K-6

MICHAEL ROZENBLUM
ASSOCIATE

SYSKA & HENNESSY, CAMBRIDGE, MASSACHUSETTS

Responsible for Plumbing and Fire Protection Engineering

PROFESSIONAL EDUCATION

1970-University of Civil Engineering, Odessa, U.S.S.R.
MS (Sanitary)

1981-Northeastern University, Boston, Massachusetts

1981-Franklin Institute, Boston, Massachusetts Building Sanitary
Systems Design

PROFESSIONAL EXPERIENCE

1984 to Date - Syska & Hennessy

- o Babson College Executive Education Center, Wellesley, Massachusetts
- o Composite Medical Facility, Loring Air Force Base, Maine
- o General Electric Company, Lynn, Massachusetts
- o National Bank of Kuwait, Kuwait
- o One Fanueil Hall Square, Boston, Massachusetts
- o Medical Facilities, Fort Drum, New York
- o Newport Bachelor Office Quarters, Newport, Rhode Island
- o Monarch Place, Springfield, Massachusetts

1981-1984 - Lev Zetlin Associates, Boston, Massachusetts

- o Bristol Community College Classroom Building, Fall River, Massachusetts
- o Butler Aviation, Newark Airport, New Jersey
- o Logan Airport, Boston, Massachusetts
- o Airport, Charlotte, North Carolina
- o Portsmouth New Hampshire Submarine Base - Berth 6
Naval Base, Colt Neck, New Jersey
- o McGuire Air Force Base, New Jersey
- o Howard Johnson Hotels Chelmsford, Massachusetts,
Pawtucket, Rhode Island and Prototype Hotel
- o School for Submarines, Groton, Rhode Island
- o Malayan Bank, Kuala Lumpur, Malaya
- o V.A. Hospital, Batavia, New York

1979-1981 - P.R.C. Harris

- o Southwest Corridor Project, Boston, Massachusetts

PROFESSIONAL ACITIVITIES AND AFFILIATIONS

American Society of Plumbing Engineers

Syska & Hennessy

WILLIAM E. FRASER, P.E.

ASSOCIATE PARTNER, TRANSPORT SYSTEMS GROUP

Responsible for the engineering and project management of vertical transportation and materials handling systems, including feasibility and economic justification studies and reports.

PROFESSIONAL EDUCATION

Polytechnic Institute of Brooklyn, BS Civil Engineering (cum laude),
1975

Polytechnic Institute of New York, MS Civil Engineering, 1977

PROFESSIONAL EXPERIENCE

1969 to Date - Syska & Hennessy:

- Procter & Gamble corporate headquarters, Cincinnati, Ohio
- The Ohio Center, Columbus, Ohio
- King Saud University, Riyadh, Saudi Arabia
- Southern Bell Telephone and Telegraph Co. headquarters, Atlanta, Georgia
- Sheraton Hotels, Baghdad and Basrah, Iraq
- Georgia-Pacific corporate headquarters, Atlanta, Georgia
- Social Security Administration Building, Queens, New York
- University of Medicine & Dentistry of New Jersey, Newark, New Jersey
- Federal Home Loan Bank Board Building, Washington, D.C.
- Commercial Bank of Australia, Sydney, Australia
- U.S. Embassy Staff Housing, Cairo, Egypt
- Northwestern Mutual Life Insurance Company, Milwaukee, Wisconsin
- Eugene Performing Arts Center, Eugene, Oregon
- GTE Executive Training Center, Norwalk, Connecticut
- Hyatt Regency (Code Compliance Review Team), Kansas City, Missouri
- Bureau of Public Debt, Washington, D.C.
- State Bank, N.S.W., Sydney, Australia
- Reserve Bank S.A., Republic of South Africa
- Naval Regional Medical Center, San Diego, California

1967 to 1968 - M. Benton & Associates

PROFESSIONAL ENGINEERING LICENSE

New York

PROFESSIONAL ACTIVITIES AND AFFILIATIONS

Member: Tau Beta Pi; Chi Epsilon; American Society of Civil Engineers; International Materials Management Society; International Association of Elevator Consultants; ASCE Technical Committee on Automated People Movers

Public Office: Chairman, Environmental Commission, Township of East Brunswick, New Jersey; Middlesex County Air Quality Planning Committee; Member, East Brunswick Planning Board

License: "Approved Private Elevator Inspector", New York City Department of Buildings

Gilbane
BUILDING  COMPANY

GILBANE BUILDING COMPANY

HISTORY AND BACKGROUND

From its beginnings in Providence in 1873 to the present, Gilbane has grown from a small two-man carpenter shop to a national building firm. It is one of the five oldest construction companies in the country and recently was ranked seventh among the top builders in the United States by Engineering News Record.

The history of the company has been a story of growth into a professional Construction Manager with nationwide capabilities. In recent years, the fourth generation of the founding family has become active in the management of the company, ensuring stability of leadership and adherence to the principles which have proven so successful in the past.

Gilbane's experience ranges from projects of national importance such as the National Air and Space Museum, the 1980 Winter Olympics facilities, and the Vietnam Veterans Memorial to hundreds of office buildings, commercial developments, regional and local medical centers and hospitals, residential complexes, manufacturing, and research and development facilities.

The philosophy of the company has changed very little in more than a century of progress. Gilbane's explicitly stated Corporate Purpose pledges the firm to provide "timely and cost-effective construction services of the highest quality" to all its clients. Above all, the company is committed to maintaining its reputation for "unshakable and unquestioned integrity".

AETNA LIFE AND CASUALTY

Middletown, Connecticut

Gilbane provided planning, design, and Construction Management services for Aetna's 1,500,000 square foot Employee Benefits Divisional Headquarters. The complex, situated on nearly 300 acres of land is comprised of clusters of octagon-shaped modules, designed for future expansion.

A pedestrian mall with four sky-light courts serves as an employee center for the complex. Additional amenities include a lounge area, employee store, indoor and outdoor physical fitness areas, two amphitheaters, a library and three levels of dining rooms.

The \$150 million project began in March of 1981. At Aetna's request, phased occupancy to meet immediate space requirements began in the Fall of 1983, followed by a second early occupancy mid-year 1984. Final completion occurred in February of 1985.

Gilbane also provided Construction Management services for Aetna's 120,000 square foot computer center adjacent to the main cluster. This \$15 million project was completed in June 1982 after a fifteen month construction duration.

Owner Contact: Mr. Richard J. Coughlin
Assistant Vice President
of Facilities Planning
Aetna Life & Casualty
151 Farmington Avenue - C231
Hartford, CT 06156
(203) 273-2471



FLEET CENTER

Providence, Rhode Island

Fleet Center consists of three distinct components: The Tower, The Galleria and the Exchange Building.

The 20-story, 462,622 sf tower is the home of Fleet National Bank's headquarters, along with other prestigious tenants. The tower features state-of-the-art systems and amenities including:

Energy efficient variable air volume system for heating and cooling;

A custom-designed lift safety and property protection system with state-of-the-art fire protection, ventilation control, and automatic sprinkler protection;

Energy efficient insulating reflective glass to provide optimum seasonal comfort;

A 24-hour security control center with a closed circuit TV monitoring system;

Flexible exhaust system accommodating heavy demands for work centers and conference rooms;

Eight high-speed passenger elevators to serve low-rise and high-rise floors;

A dedicated heavy duty freight elevator with its own private lobby on each floor;

Sophisticated digital control energy management system for heating, cooling, and ventilation;

Supplementary condenser water at each floor for special cooling requirements such as computers; and

Temperature controlled underground parking garage with valet service for client convenience.

The Galleria provides tenants with easy access to necessary business support services such as a newsstand/convenience store, travel agent, overnight courier and gift and retail shops.

Gilbane

Listed on the National Historic Register, the Exchange Building provides a select few Fleet Center tenants with prime office space of a more traditionally elegant charm while offering the same state-of-the-art energy management and life safety systems as the Fleet Tower. Rehabilitation of the Exchange Building progressed with the help of old photographs from the Rhode Island Historical Society and assistance from the Providence Preservation Society. The street-level storefront was replicated, along with the clock and pediment on the south facade, and the building's 250+ windows. Each brick was painstakingly cleaned and repointed. On the interior, original woodwork around the windows was saved and rehabilitated. In addition, what once was a center corridor was moved to the side, adapting the floor space to more efficient layouts. The western facade of the Exchange Building is now enclosed in the Fleet Center Galleria

Owner Contact: Mr. H. Jay Sarles
Vice President
Fleet National Bank
50 Kennedy Plaza
Providence, Rhode Island 02940
(401) 278-5875



ARCADE GARAGE

Providence, Rhode Island

With the construction of Fleet Center, the only sizeable nearby parking lot was absorbed. Functional parking was required to augment the Center's in-building spaces and for the revitalized Arcade shopping mall, now tenanted with fashionable eating places and retail shops.

The 353,000 square foot, 9-story Arcade Garage provides parking for over 600 cars. To ease incoming and outgoing traffic up and down the alternate ramp levels, a circular ramp in the form of a double helix was created, which necessitates only four full circuits of the garage to reach the top and four to reach the exits. Crossover possibilities are also provided to allow drivers leeway in finding a space on each level.

The structure consists of untopped precast double tees supported on precast spandrels and columns. Lateral support is provided by the precast concrete shear walls at the elevators and stair tower located at opposite corners of the building, by two shear walls one bay in length, located along the structure's center column line, and by moment frames. The concrete on exterior columns and spandrels was treated by using reddish Manchester (Connecticut) sand to provide a warm buff color to finished members which resembles the granite of buildings in the area. The use of brick on the stairwell tower and front facade also ties in with the use of this material by the garage's immediate neighbors, as well as many other buildings in the area.

The result is a functional parking facility situated in a historic district studded with architecturally significant buildings in the city's downtown business center that not only blends in with the ambience, but supplies the area with the maximum in a much needed parking facility.

Owner Contact: Mr. Russell C. Lindquist
Project Manager
Gilbane Properties, Inc.
7 Jackson Walkway
Providence, Rhode Island 02940
(401) 456-5800



JUL 10 1986



United Bank & Trust Company

CHARLES P. BRITTON III
President

June 26, 1986

Mr. Vincent S. Loffredo, Chairman
Municipal Development Commission
Mr. Henry S. Novicki
City of Middletown Redevelopment Agency
City of Middletown
245 Dedcoven Drive - Room 206
Middletown, Connecticut 06457

Gentlemen:

We are pleased to provide you with information concerning our relationship with Middlesex Mutual Assurance Company.

We are providing the financing for Middlesex Mutual's development of the Plaza Middlesex project in downtown Middletown. Our relationship with the company in regard to this project has been more than satisfactory. We hold the company and its management in very high regard.

We would also like for you to know that we would be pleased to entertain a request for financing of up to \$20 million in connection with Middlesex Mutual's proposed development of a new corporate headquarters in downtown Middletown along with the adjacent properties. We would expect to be able to respond promptly and positively to such a request, subject to a review of the final development plans.

As a corporate citizen of Middletown, we are very excited by the prospect contained in Middlesex Mutual's development plans. We urge you to give the proposal the most careful consideration. Please do not hesitate to contact us should you require further information.

Sincerely yours,

Charles P. Britton, III
President

CPB/s

MIDDLESEX MUTUAL ASSURANCE COMPANY



ANNUAL REPORT 1985



This is the eve of our 150th Anniversary Celebration.

This past year, like the many years before it, our Company has known growth and success. It is easy to name the reasons. They already have names.

Debra. Cathy. Judith. John. And over two hundred more of our staff members.

This year we are recognizing several of our employees for their outstanding efforts in 1985. They and the rest of our fine staff are pictured on the pages inside.

The story of our success is their success — the sum of all their individual contributions and aspirations.

To the people of Middlesex Mutual Assurance, we gratefully dedicate this Annual Report.



Debra Hopkins

Debra Hopkins is honored for workflow enhancements that she has created as well as the determination she has shown in attaining her professional and personal goals. Two of her work improvement suggestions have been implemented, which will save time and energy for the Division.

Debra has earned a Certificate in General Insurance and is studying at Middlesex Community College in pursuit of an Associates Degree in Business.

HOMEOWNER DIVISION

This Division is comprised of seventy-five dedicated employees who all play an important role in the issuance and processing of our product, the insurance policy.

We write Homeowner policies, which cover one- through four-family owner occupied residences, their contents, and liability for the premises and for the insureds. We're proud of our Special Homeowner product, which guarantees to indemnify an insured by full replacement of a dwelling, even if the replacement cost is in excess of the policy limit.

In conjunction with the Homeowner policy, we offer Inland Marine floaters for such personal effects as jewelry, furs, and fine arts, as well as Personal Umbrella Coverage which floats on top of an insured's individual liability policies for limits up to two million dollars.

Another line of business written in this Division is the Dwelling Fire and Liability Package Policy, for those individuals who own — and rent to others — one- through four-family residences. This policy gives the owner protection for the dwelling; the contents contained therein, if any; Loss of Rents due to loss by a peril insured against; and premises liability for tenants and all visitors to the property.

Both of our products are completely automated, with direct input of all information contained in the applications into a computer. The computer then translates this information and the next morning produces an insurance policy ready for mailing. Our mail unit then sends the finished product to our producers, insureds or mortgagees. The final step is performed by our Micrographics Department, which converts our paper file to microfilm for safekeeping and future use.

What makes the Homeowner Division so successful? It's three simple words — our Service, our Products and our People. People spelled with a capital P, because without their expertise and their dedication, our end results would not be so admirable. They're part of the "Middlesex Mutual Family" and they care. They are ready, willing and able to meet the demands placed on them by our business.

People who care serving people who need our product.
Now isn't that a winning combination!

SMALL BUSINESS DIVISION

The Small Business Division consists of a staff of thirty-five who underwrite and produce a full line of products for small businesses which include Property, General Liability, Workers Compensation, Automobile and Commercial Umbrellas.

The Division specializes in underwriting small- to medium-size accounts such as banks, churches, retail stores, apartments, offices and similar "Main Street" businesses.

Our products support the existence of the business community by insuring financial stability from the impact of property and casualty losses. They also assist businesses to meet the financial requirements enacted by legislation such as Workers Compensation and Automobile Financial Responsibility acts. The policies provide the financial security needed to secure mortgages and purchase commercial vehicles.

In 1985, the growth in small business policies was substantial with the issuance of over 9,000 contracts. The challenge to produce this large increase was met with the extraordinary effort put forth by all of the staff. The dedication to do a quality job meant the sacrifice of many extra hours of their time.

Our business forecast indicates that 1986 will be another expansive year. We will strive to meet this new challenge with the same enthusiasm shown throughout the Company.



Catherine Deane

Cathy represents the spirit of not only the Small Business Division but the entire company staff. She joined the Company in 1975 in the Homeowner Division. In 1979 she transferred to this Division, where she is now a Senior Rater. In the past year of enormous workloads generated from our growth, Cathy and all her associates in the Division made an outstanding contribution to a successful 1985.





Judith Yates

A sixteen-year veteran of the insurance industry, Judy joined Middlesex Mutual in February, 1985. She has mastered our Automated Small Business Lines rating and coding system and has been instrumental in the planning and implementation of our business lines processing system. Through her tireless efforts we have significantly improved our service to our producers.

MAINE

The entire staff in Maine strives for the development of those characteristics which we have come to refer to as "Excellence." This includes closeness to the policyowner, the fulfillment of the staff, the ability to anticipate change, the ability to respond swiftly and decisively to that change and the ability to view change as an opportunity rather than a threat.

Our successes in 1985 are directly related to the quality of the staff, who are Maine insurance professionals who care about the quality of service to policyowners and to producers. During the year the office was moved to new and larger quarters. We implemented new product lines for our producers and took over the duties of issuing our own Small Business line policies.

1985 was a busy year in terms of premium written and policies issued. Written premium was up nearly seventy-nine percent and the number of policyowners increased by forty-seven percent.

As we enter 1986, we look forward to continued expansion of Middlesex Mutual policyowners in Maine.

OUR NEW VENTURES

Automobile Division

The Private Passenger Automobile Division began forming in April when Paul Pinchak joined the Company. The main focus in the early months was on hiring a high-quality staff and obtaining the best processing system possible. Both efforts were successful, our key to developing the program fully in 1986.

Department heads for Underwriting, Claims, Marketing, Administration and Business Systems are in place. In addition, an automobile unit has been created within the Data Processing Department. Each of the functional managers has extensive automobile experience. They are hard at work developing the programs, concepts and personnel necessary to introduce the program later in 1986.

The processing system is being carefully designed to provide quality service and satisfy the internal information requirements of the organization. Its components are being modified and tailored to best meet the needs of our producers and policyowners.

A special effort is being made to have the program complement our highly successful property lines. The intent is to become a more complete market and enhance our value to the public. The program will offer a preferred and standard automobile market with a strong emphasis aimed at the preferred segment.

Automobile is known to be a difficult area for most companies. Unlike property, it is normally not a profitable venture. We are committed to success, and automobile is no exception. Accomplishing our goals will require a high degree of cooperation and understanding with our producers. Together we will have to place a high priority on sound underwriting concepts and individual risk selection.

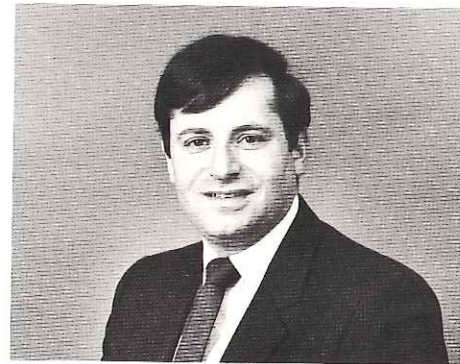
We look forward to this exciting new product era and maintaining a position of prominence in the marketplace.

Marine Division

This Division was formed in 1985 to expand the Company's product line of personal insurance into the area of small- and medium-size private pleasure boats. This line of business will further the Company's relationship with its producers in a class of business which is both complementary to our homeowner business, as well as being a profitable class of business that had previously been untapped by the Company.

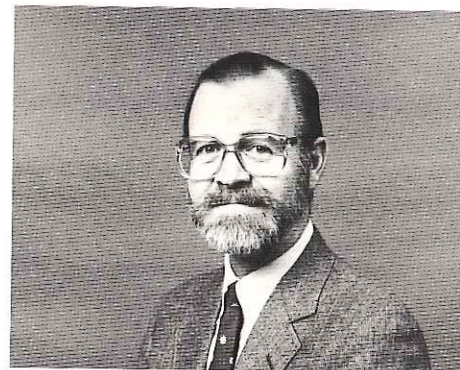
A professional staff has been hired to develop a quality program for introduction in the states of Connecticut and Maine early in 1986.

The Division looks forward to continued strengthening of our relationship with producers by accommodating their needs in this highly specialized class of business, and expects to perpetuate the tradition of providing a quality product and superior service to our producers and our policyowners.



Paul Pinchak

Paul heads up our new Automobile Division after joining the Company in April, 1985. Paul was previously with a national company where he managed a personal lines department with heavy emphasis on automobile underwriting.



Gil Richards

Gil joined Middlesex Mutual in March, 1985 after fourteen years as a director of a yacht division in a national company. He has been a professional marine surveyor and marine underwriter.





John Sponzo

In addition to his normal duties as a staff adjuster for New Haven County, John is being recognized for his contribution in supervising storm losses from the flooding and wind damage caused by Hurricane Gloria. Also during the year, John developed, on his own time, a package to be incorporated into our computer claims estimating program.

ADMINISTRATION

1985 was a year of transition for Middlesex Mutual. A year in which two new Divisions took shape, new products were created, and services improved. It was the year we wrestled with Hurricane Gloria and the 7,000 claims she left in her wake.

This year of challenge and change brought out the best in our administrative staff. Skilled veterans and talented newcomers in all Departments worked together to make this a fruitful year that will have a lasting and positive impact on our future.

Accounting

At the end of 1985, the Accounting Department implemented a new automated general ledger system.

The new system will allow us to prepare detailed budget and cost control analyses, and will make the Department more timely and accurate in our financial reporting.

Agency Services

Agency Services is a support unit with diverse responsibilities. All contact with our producers is coordinated through this Department. It exists for agency service, sales and education. Over the course of the year, the Department interacts with every other Department and Division in the Company.

Nine people comprise Agency Services: five Territorial Sales Managers are supported by two Administrative Assistants and a Marketing Administrator, and all are directed by a Marketing Vice President.

Claims

The Claim Department exists to provide excellent service to our agents and policyholders. We are constantly looking for ways to improve upon what we do. Hurricane Gloria, the first New England hurricane in many years, was a true test for this Department. We received close to 7,000 claims over our normal volume. Most of these (ninety-three percent) were closed within two months.

In the near future, marketplace changes will involve us more heavily in the Commercial Lines area. We look forward to the challenges this will present.

Human Resources

During 1985, we strengthened our commitment for full and honest communication with our employees through the introduction of an Attitude Survey. This annual survey provides all levels of management with a focused view of how employees feel about their relationship with the Company. This survey provided a springboard for expanded Supervisory training, building on the concerns of those who work here and how we can better address these concerns.

Information Resources

Information Resources provides automated information processing to support a high level of service, productivity, and efficient information flow from Middlesex Mutual to our agents and policyholders.

Utilizing our staff's talents, we develop the best solutions to satisfy Middlesex Mutual's needs by creating processing systems, selecting the most appropriate computer and communications hardware and software, implementing these products, and training and continually supporting our employees in their use of our Company's data processing resources.

Investments

In the 1984 Annual Report, we stated that one of the Company's objectives was to obtain prudent growth in policyholders surplus through our investment program. 1985 provided that growth. Surplus rose by twenty-four percent, generated entirely from our investments in common stocks and bonds.

The new direction launched in 1984 with discretionary asset management continues and the Company is satisfied with the professionalism which has been infused into our portfolios.

Product Development

In 1985, products were developed for both personal and commercial lines.

- New personal lines products included: Family Day Care Center coverage; Farmowners' program; a broader "agreed value" jewelry endorsement; and a rewrite of our Personal Umbrella Policy.

Also, a great deal of time was spent developing new homeowner contracts, one of which contemplates new concepts and which should provide us with a superior homeowner product. These are expected to be introduced during 1986.

- For commercial lines we created: Pastor's Liability endorsement for use with our Church policies; a computer coverage endorsement for use with our business policies; and a Small Contractor's policy. A Condominium policy is also being developed.

Public Affairs

The Public Affairs Department is committed to supporting our Marketing efforts while projecting the image of Middlesex Mutual in a broad and positive manner. A significant part of our commitment transcends the insurance dimension. We do our fair share to support the communities in which we operate through a well thought-out distribution of our corporate contribution dollars. Culture and Art, Education, Health and Welfare, and Civic needs are addressed specifically. These contributions represent corporate funds. They do not include the gifts of time, talent and financial resources by Middlesex Mutual people within the communities in which they reside.

PREPARATION OF FINANCIAL STATEMENTS

The statutory financial information for Middlesex Mutual Assurance Company is prepared from data taken from the internal records of the Company's day-to-day business.

The Company has established internal accounting controls designed to provide reasonable assurance that its assets are protected and that all transactions are authorized, executed and recorded properly and accurately. Company personnel monitor methods and procedures on an on-going basis.

The Company engages Peat, Marwick, Mitchell & Co. as independent auditors to examine its financial statements. Their examinations include reviews and tests of the Company's internal accounting controls to the extent they believe necessary to determine and conduct the audit procedures which support their opinion. The firm has full access to all employees in conducting their examinations. The opinion of Peat, Marwick, Mitchell & Co. appears at the end of this report.

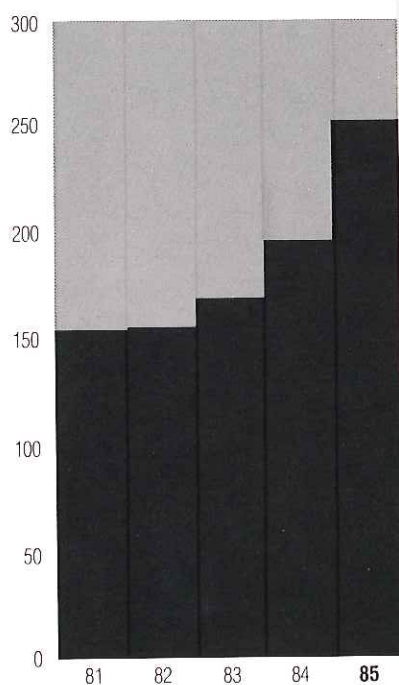
Through an Audit Committee, the Board of Directors reviews the Company's financial and accounting policies, practices and reports. The Audit Committee consists of Directors who are not salaried employees and who are, in the opinion of the Board of Directors, free from any relationship that would interfere with the exercise of independent judgment as a Committee member. The Audit Committee at times meets separately with members of Management and the independent auditors to review the activities of each and to satisfy itself that each is properly discharging its responsibilities.

In 1985, Middlesex Mutual Assurance received an A⁺ rating from the A.M. Best Company. A.M. Best is the country's leading rater and analyzer of insurance companies. An A⁺ rating is the highest that can be obtained.

Multi-line excess of loss reinsurance agreement provided by the North American Reinsurance Corporation of New York, NY.

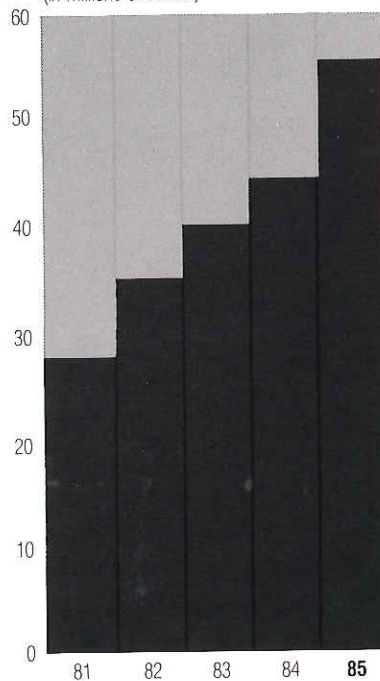
FINANCIAL HIGHLIGHTS

EMPLOYMENT



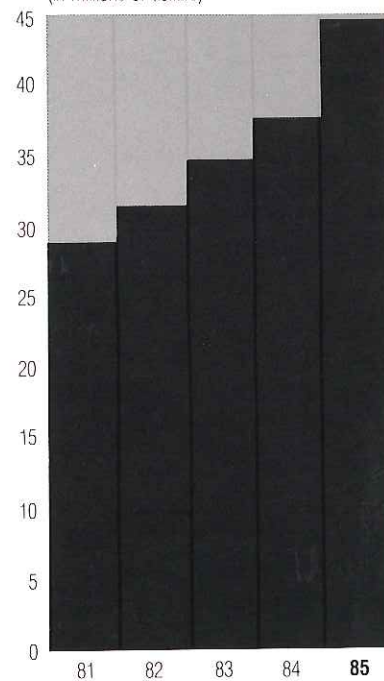
POLICYHOLDERS' SURPLUS

(in millions of dollars)

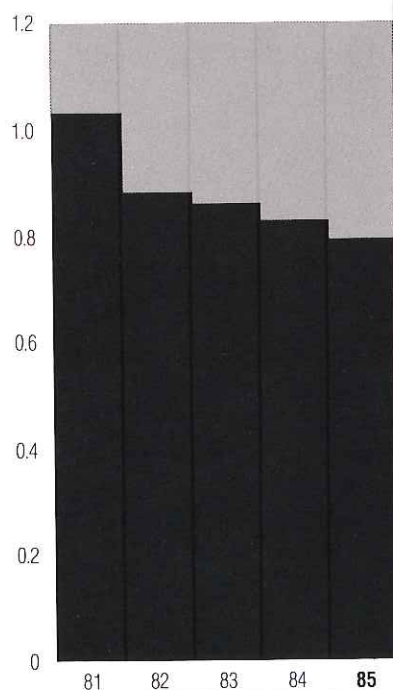


NET PREMIUMS WRITTEN

(in millions of dollars)

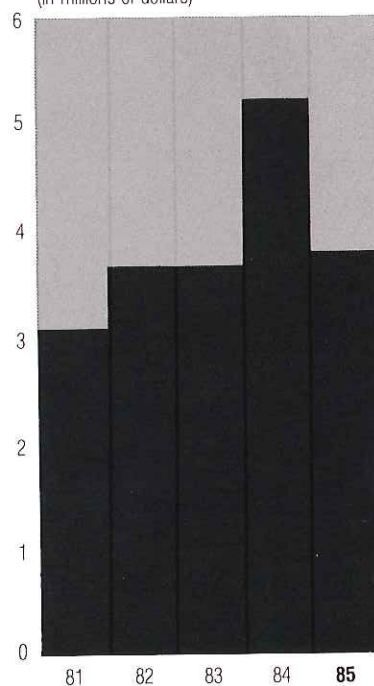


PREMIUM TO SURPLUS RATIO

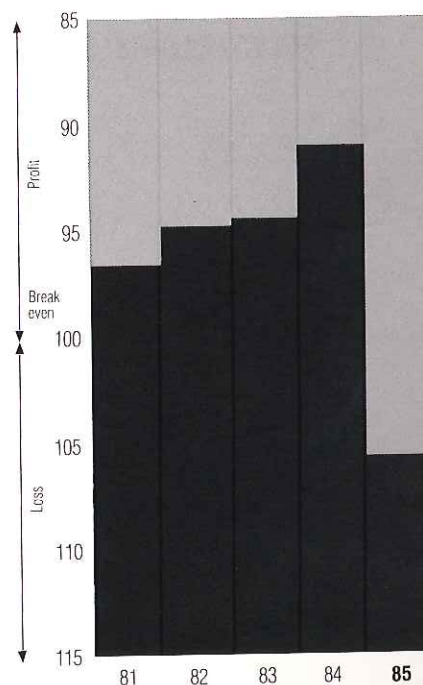


NET INCOME

(in millions of dollars)



COMBINED RATIO



STATEMENT OF FINANCIAL POSITION

ASSETS

	1985	1984	1983	1982	1981
Investments (1)					
Fixed maturities	\$ 23,940,540	\$27,557,358	\$28,421,669	\$26,437,574	\$24,826,009
Common stocks	55,175,442	39,729,455	33,464,635	26,171,615	20,948,899
Preferred stocks	4,999,140	3,148,900	4,606,060	4,094,410	4,163,015
Real estate	1,413,237	1,322,118	1,229,670	1,187,230	1,209,820
	<u>\$ 85,528,359</u>	<u>\$71,757,831</u>	<u>\$67,722,034</u>	<u>\$57,890,829</u>	<u>\$51,147,743</u>
Cash	\$ 261,802	\$ 1,469,239	\$ 1,404,778	\$ 2,448,639	\$ 900,538
Agents' balances & installments	10,475,648	7,862,206	6,666,344	6,247,842	5,604,857
Other assets	5,825,141	3,558,266	2,588,109	2,550,086	1,553,492
	<u>\$102,090,950</u>	<u>\$84,647,542</u>	<u>\$78,381,265</u>	<u>\$69,137,396</u>	<u>\$59,206,630</u>

LIABILITIES

Unearned premiums	\$ 25,625,477	\$22,102,569	\$20,352,395	\$18,280,852	\$16,874,397
Reserve for losses & loss expenses	16,623,433	13,556,154	14,357,540	12,232,703	11,099,072
Reserves for taxes, expenses & liabilities	4,440,351	4,482,871	3,564,881	3,554,504	3,323,994
	<u>\$ 46,689,261</u>	<u>\$40,141,594</u>	<u>\$38,274,816</u>	<u>\$34,068,059</u>	<u>\$31,297,463</u>

POLICYHOLDERS' SURPLUS

\$ 55,401,689	\$44,505,948	\$40,106,449	\$35,069,337	\$27,909,167
<u>\$102,090,950</u>	<u>\$84,647,542</u>	<u>\$78,381,265</u>	<u>\$69,137,396</u>	<u>\$59,206,630</u>

(1) Investments are carried in accordance with valuations promulgated by the National Association of Insurance Commissioners; i.e., fixed maturities at amortized cost, stocks generally at market, and real estate at adjusted cost.

STATEMENTS OF INCOME

STATEMENT OF INCOME

	1985	1984	1983	1982	1981
Net premiums earned	\$40,811,567	\$35,881,006	\$32,677,828	\$29,962,752	\$27,901,929
Losses & loss expenses	23,970,328	17,060,194	17,549,975	16,972,214	16,588,802
Other underwriting expenses	20,932,316	16,300,066	14,039,889	11,954,124	10,749,069
Net underwriting income (loss)	\$ (4,091,077)	\$ 2,520,746	\$ 1,087,964	\$ 1,036,414	\$ 564,058
Net investment income	\$ 3,420,512	\$ 3,691,722	\$ 3,403,433	\$ 3,342,098	\$ 2,874,207
Net realized capital gains (loss)	4,356,253	(134,219)	(340,045)	(150,440)	43,743
Net investment gain	\$ 7,776,765	\$ 3,557,503	\$ 3,063,388	\$ 3,191,658	\$ 2,917,950
Federal income taxes	\$ (151,658)	\$ 856,842	\$ 425,000	\$ 509,000	\$ 384,817
Net income	\$ 3,837,346	\$ 5,221,407	\$ 3,726,352	\$ 3,719,072	\$ 3,097,191

STATEMENT OF UNDERWRITING INCOME

	1985	1984	1983	1982	1981
Net premiums written	\$44,334,475	\$37,631,180	\$34,749,371	\$31,369,207	\$29,032,532
Net premiums earned	40,811,567	35,881,006	32,677,828	29,962,752	27,901,929
Losses & loss expenses	23,970,328	17,060,194	17,549,975	16,972,214	16,588,802
Other underwriting expenses	20,932,316	16,300,066	14,039,889	11,954,124	10,749,069
Net underwriting income (loss)	\$ (4,091,077)	\$ 2,520,746	\$ 1,087,964	\$ 1,036,414	\$ 564,058
Underwriting Ratios:					
Loss ratio (1)	58.7	47.5	53.7	56.6	59.4
Expense ratio (2)	47.2	43.3	40.5	38.1	37.0
Combined ratio	105.9	90.8	94.2	94.7	96.4

(1) Losses & loss expenses to premiums earned

(2) Other underwriting expenses to premiums written

STATEMENT OF CHANGES IN FINANCIAL POSITION

SOURCES OF FUNDS

	1985	1984	1983	1982	1981
Funds provided from (used by) underwriting	\$ (1,493,210)	\$ 1,745,949	\$ 4,890,967	\$ 3,452,989	\$ (231,091)
Funds provided from investments	6,776,530	3,987,158	3,163,525	2,798,077	2,986,361
Federal income taxes paid	(228,147)	(845,310)	(695,984)	(608,200)	(8,440)
Funds provided from operations	\$ 5,055,173	\$ 4,887,797	\$ 7,358,508	\$ 5,642,866	\$ 2,746,830
Sale of fixed maturity investments	\$ 8,338,218	\$ 4,124,880	\$ 5,274,339	\$ 4,355,613	\$ 3,777,440
Sale of equity investments	17,886,823	11,293,679	6,664,819	5,264,917	6,317,268
Net realized capital (gains) losses	(4,356,253)	134,219	340,045	150,440	(43,743)
Other, net	1,592,332	(210,020)	(309,572)	671,130	(125,142)
Funds from disposition of investments	\$23,461,120	\$15,342,758	\$11,969,631	\$10,442,100	\$ 9,925,823
Total funds provided	\$28,516,293	\$20,230,555	\$19,328,139	\$16,084,966	\$12,672,653

USES OF FUNDS

Purchase of fixed maturity investments	\$ 4,966,502	\$ 3,649,172	\$ 8,583,317	\$ 6,052,733	\$ 5,311,258
Purchase of equity investments	22,992,079	16,138,103	11,602,660	6,897,204	6,221,619
Other	1,765,149	378,819	186,023	1,586,928	1,049,101
Total funds applied	\$29,723,730	\$20,166,094	\$20,372,000	\$14,536,865	\$12,581,978

NET INCREASE (DECREASE) IN FUNDS

Net increase (decrease) in funds	\$ (1,207,437)	\$ 64,461	\$ (1,043,861)	\$ 1,548,101	\$ 90,675
Beginning funds balance	\$ 1,469,239	\$ 1,404,778	\$ 2,448,639	\$ 900,538	\$ 809,863
Ending funds balance	\$ 261,802	\$ 1,469,239	\$ 1,404,778	\$ 2,448,639	\$ 900,538

AUDITORS' LETTER



Peat, Marwick, Mitchell & Co.
Certified Public Accountants
One Financial Plaza
Hartford, Connecticut 06103

The Board of Directors
Middlesex Mutual Assurance Company:

We have examined, in accordance with generally accepted auditing standards, the statutory statements of assets and liabilities of Middlesex Mutual Assurance Company as of December 31, 1985 and 1984, and the related statements of income, policyholders' surplus and cash flow for the years then ended (not presented herein); and in our report dated March 14, 1986, we expressed an unqualified opinion on those statutory financial statements as being in conformity with insurance accounting practices prescribed or permitted by the Insurance Department of the State of Connecticut. We have also previously examined, in accordance with generally accepted auditing standards, the statutory statements of assets and liabilities as of December 31, 1983, 1982 and 1981, and the related statements of income, policyholders' surplus and changes in financial position for each of the years then ended (none of which are presented herein); and we expressed unqualified opinions on those statutory financial statements.

In our opinion, the information set forth in the accompanying condensed financial statements for each of the five years in the period ended December 31, 1985, is fairly stated in all material respects in relation to the statutory financial statements from which it has been derived.

Peat, Marwick, Mitchell & Co.

March 14, 1986

The complete N.A.I.C. Annual Statement, from which these figures were excerpted, is available for inspection at the State of Connecticut Insurance Department.



Middlesex Mutual Assurance Company

DUNS: 00-691-7561
SUMMARY
MIDDLESEX MUTUAL ASSURANCE
ER3
COMPANY (INC)

DATE PRINTED

JUL 03 1986

RATING

STARTED 1836
200 COURT ST
PAYMENTS SEE BELOW
MIDDLETOWN CT 06457
F \$44,505,948
TEL: 203 347-4621
EMPLOYS 230

MUTUAL FIRE &

CASUALTY INSURANCE

SIC NO.

WORTH

63 31

HISTORY INCOMPLETE

TREND

UP

CHIEF EXECUTIVE: JAMES OTTO MATSCHULAT, PRES

PAYMENTS (Amounts may be rounded to nearest figure in
prescribed ranges)

REPORTED PAYING LAST SALE	RECORD	HIGH CREDIT	NOW OWES	PAST DUE	SELLING TERMS
WITHIN					
05/86 1 Mo	Antic-Slow 20	250	250	-0-	
04/86 1 Mo	Ppt	1000	750	-0-	
	Ppt	50	-0-	-0-	
6-12 Mos	Ppt-Slow 60	250	-0-	-0-	
6-12 Mos 02/86 6-12 Mos	Ppt	5000	-0-	-0-	

	Ppt-Slow 90	20000	5000	-0-
1 Mo				
01/86	Ppt	2500	2500	-0-
12/85	Antic-Slow 20	250	250	-0-
1 Mo				
11/85	Ppt	7500		
	Ppt-Slow 120	10000		

Payment experiences reflect how bills are met in relation to the terms granted. In some instances payment beyond terms can be the result of disputes over merchandise, skipped invoices etc.

STATEMENT UPDATE

05/09/86 IN THE INTEREST OF SPEED, SUPPLEMENTAL FINANCIAL STATEMENTS ARE ISSUED

AS RECEIVED WITHOUT REVIEW. THE FIGURES WILL BE REVIEWED AGAINST THE RATING AT A SUBSEQUENT DATE.

Fiscal statement dated DEC 31 1985:

Cash	\$ 25,625,477	\$ 261,802	Unearn Premium
Mktble Securities		84,115,122	Res for Loss-
Real Estate		1,413,237	Loss Exp
4,440,351			
Other Assets		16,300,789	Res for Taxes-
			Liabs
16,623,433			
			SURPLUS
55,401,689			

Total Assets	102,090,950	Total
102,090,950		

From JAN 01 1985 to DEC 31 1983 sales \$40,811,567; operating expenses \$20,932,316. Losses/Loss Exp \$23,970,328. Operating income (\$4,091,077); other income \$7,776,765; Federal income tax \$151,658; net income \$3,837,346.

Statement received by mail MAY 09 1986.
Prepared from

MIDDLESEX MUTUAL ASSURANCE
PAGE 002

JUL 03 1986

statement(s) by Accountant: Peat, Marwick, Mitchell & Co.

ACCOUNTANTS OPINION: "We have examined in accordance with

generally accepted auditing standards the statutory statements of assets and liabilities of Middlesex Mutual Assurance Company (Inc) as of Dec 31 1985 and 1984 and the related statements of income, policyholders surplus and cash flow for years then ended (not presented herein) and in our report dated Mar 14 1986, we expressed an unqualified opinion on those statutory financial statements as being in conformity with insurance accounting practices prescribed or permitted by the Insurance Department of the State of Connecticut. We have also previously examined in accordance with generally accepted auditing standards, the statutory statements of assets and liabilities as of Dec 31 1983, 1982 and 1981 and the related statements of income, policyholders surplus and changes in financial position for each of the years then ended (none of which are presented herein) and we expressed unqualified opinions on those statutory financial statements

"In our opinion, the information set forth in the accompanying condensed financial statements for each of the five years in the period ended Dec 31 1985 is fairly stated in all material respects in relation to the statutory financial statements from which it has been derived".

--0--

Marketable securities consists of investments in fixed maturities, common and preferred stocks. Other assets consists primarily of agents balances and installments.

FINANCE

- * A FINANCIAL SPREAD SHEET OF COMPARATIVES, RATIOS, AND INDUSTRY AVERAGES *
- * MAY BE AVAILABLE. ORDER A DUNS FINANCIAL PROFILE VIA YOUR DUNSPRINT *
- * TERMINAL OR LOCAL D&B OFFICE *

09/26/85
Fiscal

Fiscal

Fiscal

	DEC 31 1982	DEC 31 1983
Dec 31 1984		
Total Assets	69,137,396	70,423,161
84,647,542		
Total Liab	34,068,059	38,274,816
40,141,594		
Worth	35,069,337	40,106,449
44,505,948		
Fiscal statement dated DEC 31 1984:		
Cash	\$ 1,469,239	Losses
\$ 13,556,154		
Mktble Securities	193,826	Reserve For
Stocks And bonds	70,241,887	Taxes And
Uncollected		Expenses
4,482,871		
Premiums	7,862,206	Unearned
Premiums 22,102,569		
Real Estate	1,322,118	SURPLUS
44,505,948		
Other Assets	3,558,266	

Total Assets	84,647,542	Total
84,647,542		

Extent of audit, if any, not indicated.

---0---

Other assets consist primarily of accrued interest, prepaid expenses and fixtures and equipment.

On SEP 30 1985 Adelaide Bacon, secretary, referred to the above figures.

She stated that revenues for the fiscal year ended 1984 were up compared to the same period last year. Operations for the period were conducted at a profit.

MIDDLESEX MUTUAL ASSURANCE
PAGE 003

JUL 03 1986

HISTORY
09/26/85

JAMES OTTO MATSCHULAT, PRES

PHILLIP CHAPUT,

V PRES

JOHN F KITTEL, V PRES

MERLE W. COON, V

PRES

ANTHONY H. FLANNERY JR., V PRES

ADELAIDE BACON,

SEC

WILLIAM T. O'CONNOR, V PRES

ROBERT J.

DEFINGER, TREAS

DIRECTOR(S): THE OFFICER(S) and Raymond E.
Baldwin, Colin G.
Campbell, Donald C. Davis, Russell G. D'Oench Jr.,
Ralph W. Halsey
Jr., Samuel W. Hawley, John W. Hincks, Robert W.
Huebner, and Paul H.
Johnson.

Incorporated Connecticut Jun 13 1836.
By a special Act of the Connecticut
Legislature, as a mutual
company.

MATSCHULAT born 1945. 1966-1974 joined Chubb
& Son, senior
underwriting officer and a national manager of the
company's financial
institutions department. In 1971 he became a
founder of Risk Planning
Group, Darien, CT. He joined Mc Kinsey & Co in
1974, a management
consulting firm where he was a consultant to
property and casualty
insurance companies; he was elected a principal in
1979. Is a
graduate of Colgate University. He received his
masters degree from
the College of Insurance in New York.

CHAPUT. Antecedents unavailable.

KITTEL. Active here since 1975.

COONS. Antecedents not available.

FLANNERY JR. Antecedents not available.

BACON born 1940. 1965-present active here.

O'CONNOR. Antecedents not available.

OEFINGER. Antecedents not available.

BALDWIN. Is a Justice of the Connecticut
Supreme Court of
Errors.

CAMPBELL. Is president of Wesleyan
University, Middletown, CT.

DAVIS. President of L O & E S Davis Inc.,
Middletown, CT.

D'OENCH JR. Is chairman of the Middletown
Press, Middletown, CT.

HALSEY. Is with Halsey Association, New
Haven, CT.

HAWLEY. Chairman of the People's Savings
Bank, Bridgeport, CT.

HINCKS. Is an attorney with the law firm of
Robinson, Robinson &

Cole, Hartford, CT.

HUEBNER. Vice President of the Southern New
England Telephone.

JOHNSON. President of the Connecticut Savings
Bank, New Haven,
CT.

OPERATION

09/26/85

Mutual assurance company writing general line of fire and

casualty insurance on properties, individuals and businesses.

Terms are net 30 days. Sells to general public and businesses.

Territory :Connecticut and Maine.

Nonseasonal.

EMPLOYEES: 230 including officers.

FACILITIES: Owns 20,000 sq. ft. in two story brick and stone

building in good condition.

LOCATION: Central business section on side street.



Middlesex Mutual Assurance Company

July 14, 1986

To: Municipal Development Committee
Middlesex Redevelopment Agency

In conjunction with our proposal for the College/Court block, we hereby authorize the following institutions to provide credit references on this Company to the extent required by the MDC/MRA.

1. United Bank & Trust Company
100 Plaza Middlesex
Middletown, CT 06457

Mr. Norton Cann

2. The Connecticut Bank & Trust Company
One Constitution Plaza
Hartford, CT 06103

Mr. Raymond B. Jennings, Jr.

3. Connecticut National Bank
777 Main Street
Hartford, CT 06103

Mr. Anthony F. McGlaughlin, III

Very truly yours,

A handwritten signature in dark ink, appearing to read "M. Wayne Coon".

M. Wayne Coon
Senior Vice President

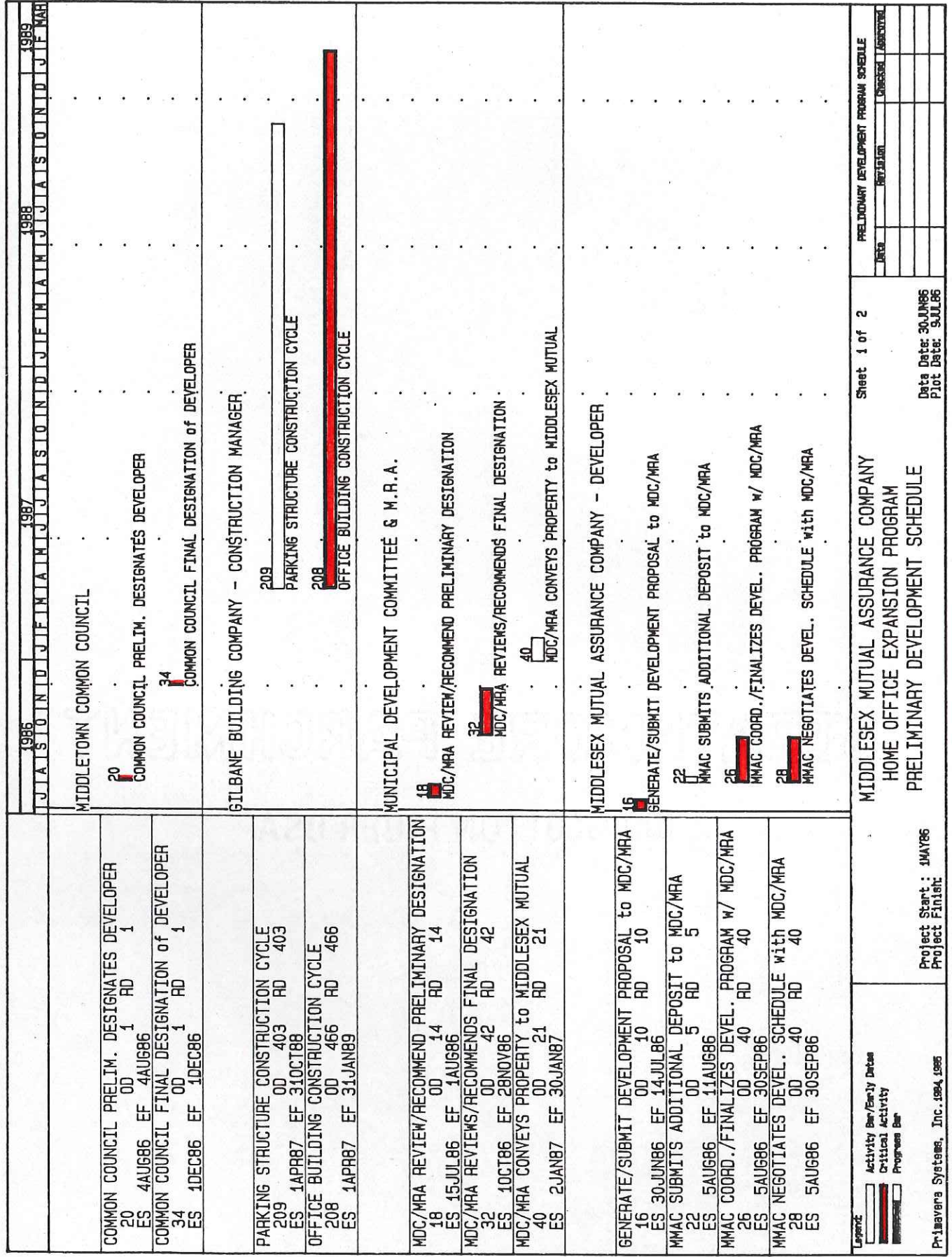
INTRODUCTION

In order for a project to proceed in a smooth and logical manner, it is imperative that all project participants have a clear understanding of their tasks, roles and responsibilities, the timeframes established to accomplish these tasks, and the interrelationship of their activities to the overall project progress.

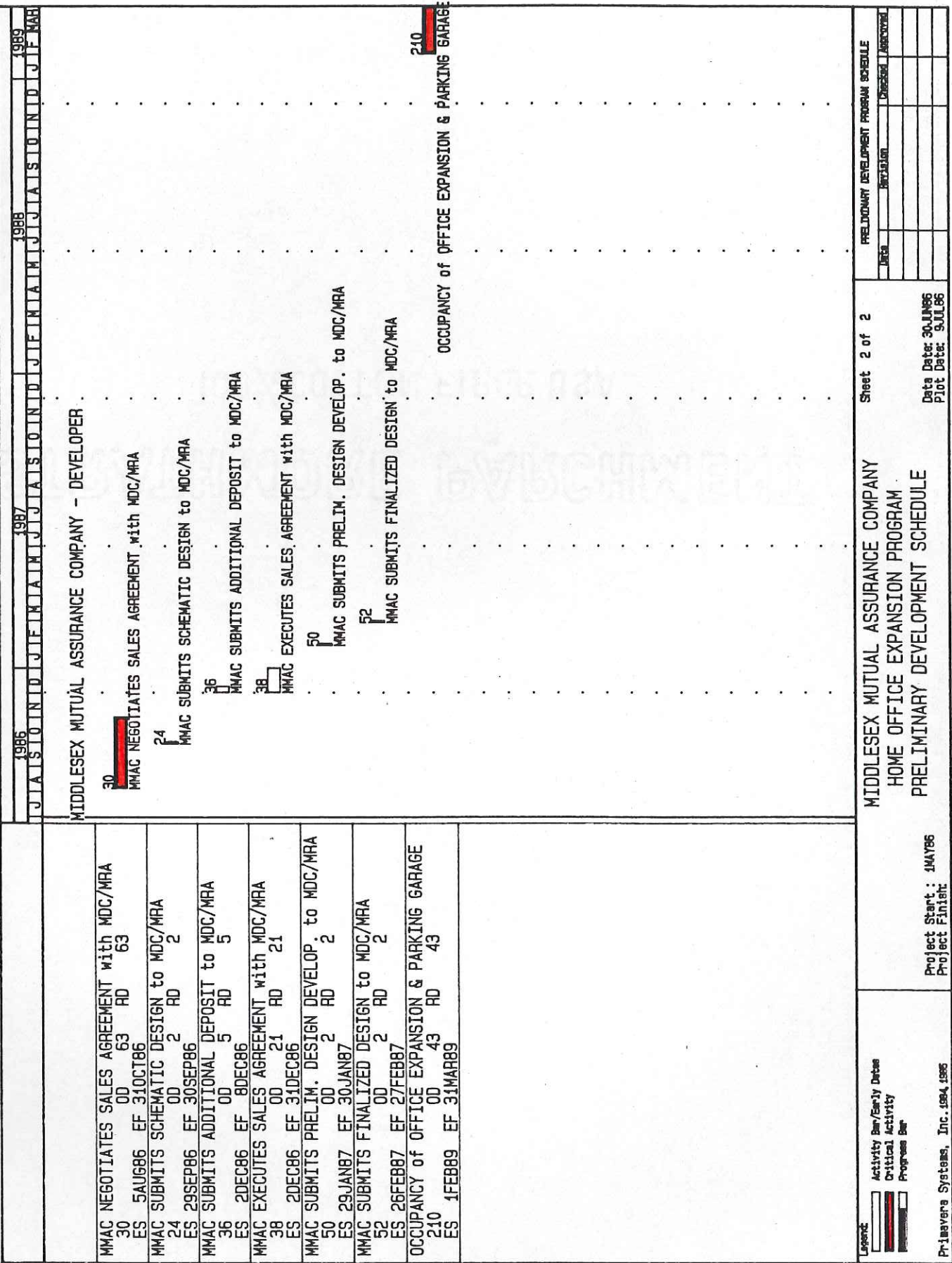
This is extremely important on a project that interfaces multiple municipal and state agencies with a project development team that must meet specific design, construction and occupancy schedules in order to avoid expensive short term leasing investments.

The following schedule is a preliminary management tool which depicts the sequence and timeframes of the many activities which must occur to make Middlesex Mutual's development of the Court/College Block a viable project.

All activities indicated in red are critical to achieving the goal of a spring 1987 construction start.



Legend: Activity Bar/Early Dates Critical Activity Program Bar		Project Start: 1MAY86 Project Finish:		Sheet 1 of 2		PRELIMINARY DEVELOPMENT PROGRAM SCHEDULE	
MIDDLESEX MUTUAL ASSURANCE COMPANY HOME OFFICE EXPANSION PROGRAM PRELIMINARY DEVELOPMENT SCHEDULE		Date: 30JUN86 Plot Date: 9JUL86		Date:		Revision:	
						Checked:	
						Approved:	



MIDDLETOWN CODE OF ORDINANCES

INTRODUCTION

Middlesex Mutual hiring practices in Middletown are a matter of historical record. As one of the largest employers in Middletown, Middlesex Mutual Assurance Company has probably the highest ratio of Middletown's residents as employees than any other major employer. This is due to the fact that we have been based in Middletown for over 150 years and, as we have grown, we have drawn upon the talent of the citizens of Middletown and surrounding Middlesex County to support our growth. These circumstances are in sharp contrast to other major employers who may have transplanted the location of their business to Middletown, but have used the same pool of employees from other areas of the state.

In order to further promote this type of hiring practice, we are very pleased that our construction manager, Gilbane Building Company, has a strong record in Affirmative Action and Equal Opportunity Employment Opportunities programs. In addition, they also have total familiarity with our labor market, unions and employment service organizations.

Their ability to deal with the Middletown Code of Ordinances is outlined as follows:

Section 7-1: PROVISIONS REQUIRED PERTAINING TO TRADESMEN AND LABORERS

Gilbane has successfully worked with several Connecticut cities in the successful execution of affirmative action programs. These cities include New Haven, New London, Enfield, Groton, Stonington, Hartford and Middletown. Working with the labor unions, the Department of Employment Services and other agencies, Gilbane utilizes all avenues to assure that local hiring is maximized.

In addition to the utilization of local tradesman, Gilbane will also strive to have Middletown trade contractors participate in the project through the development of appropriate size and types of bid packages.

Gilbane's Purchasing Agent plays a key role in identifying potential Middletown bidders for each portion of work. This process is informative to the local trade contractors since it advises them of the

size, scope and nature of the project, the role of the Construction Manager and the methods of bidding and awarding contracts.

Gilbane representative will meet with contractors and contractor organizations, and develop public relations in the local community to permit the project to have a high visibility in the local market and to develop contractor interest in the project.

The ultimate goal of Gilbane's Affirmative Action program is to maximize the local economic return and participation in the building project. Their success in this regard has been one of the best in the industry and will be continued on the Court/College Block development.

SECTION 7-3: PROVISIONS REQUIRED PERTAINING TO EQUAL OPPORTUNITY IN EMPLOYMENT

Gilbane Building Company not only understands the requirements of E.E.O. and affirmative action programs, but also has a demonstrated commitment which has been acknowledged as an industry-wide example. Records of accomplishment are well-recognized in both the private and public sectors, as well as with minority business enterprise history.

The strength and sincerity of Gilbane's E.E.O. and affirmative action commitment has been recently recognized with the presentation of several awards:

- * 1985 Director's Award of Excellence, Minority Business Development Agency, U.S. Department of Commerce.
- * National Association of Minority Contractors (NAMC) 1984 Outstanding Major Corporation of the Year.
- * National Hispanic Association of Construction Enterprises (NHACE) 1985 Major Contractor of the Year.
- * Black Contractors United (BCU) 1984 Majority Contractor of the Year.
- * Orlando Minority Enterprise Development (MED) 1984 Major Corporation Award
1984 Corporate Advocate of the Year.
- * Hispanic-American Construction Industry Association (HACIA) 1983 Outstanding Contractor Award

Gilbane's permanent work force currently consists of 16% minority and 30% women, and Gilbane is an Associate Member of the National Association of Minority Contractors.

Gilbane Building Company's Affirmative Action Program has exceeded the requirements on all of their projects. In the area of minority subcontractor award experience, the company has an excellent record on projects for which they were required to meet minimum percentage goals. Gilbane Building Company has never failed to meet a specific project requirement in this area.

Gilbane systematically utilizes MBE participation on all of their projects, not just those having requirements. Unlike most major construction companies, Gilbane has been working with minority contractors, vendors and suppliers for more than a quarter of a century. In 1984 alone, Gilbane awarded more than \$73 million in work to MBE's. This unprecedented track record provides the maximum assurance to the City of Middletown that the Chapter 7 Code of Ordinances will be fully complied with.

Summary

Gilbane Building Company has one of the best reputations in the industry in the successful implementation and execution of Affirmative Action and Equal Opportunity programs. This background will maximize the city of Middletown's economic interests in the project.